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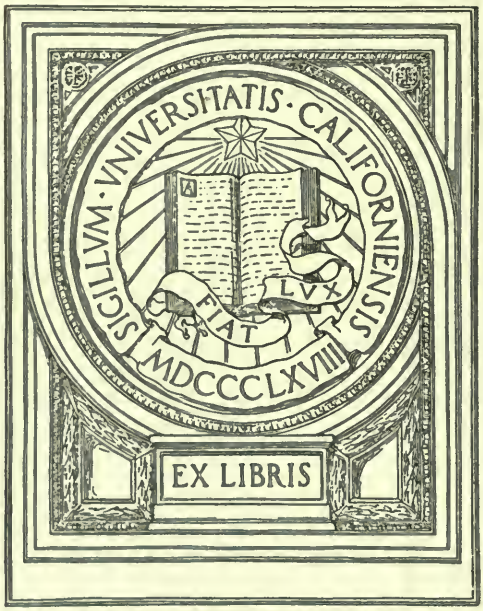

A

COMPLETE TREATISE

ON

PRACTICAL BOOK-KEEPING,

IN WHICH THE

ELEMENTARY PRINCIPLES

OF EVERY

BRANCH OF THE SCIENCE ARE CLEARLY EXPLAINED,

AND THE

MOST APPROVED FORMS OF THE PRACTICE OF THE FIRST COUNTING-HOUSES CORRECTLY EXHIBITED,

In Various Specimens of Books.

Examined and approved of by several eminent Accountants.

THIRD EDITION,

WITH A

PRELIMINARY DISSERTATION

ON THE BUSINESS OF THE COUNTING-HOUSE,

AND AN

APPENDIX ON EXCHANGES,

CONTAINING A COMPREHENSIVE AND ACCURATE VIEW OF THE EXCHANGES BETWEEN THE PRINCIPAL TRADING PLACES OF EUROPE, ILLUSTRATED BY EXAMPLES ON A NEW PLAN, SHEWING THE EASIEST METHOD OF CALCULATING THEM.

By JAMES MORRISON, *Accountant,*

AUTHOR OF SEVERAL WORKS ON COMMERCIAL SUBJECTS.

London:

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TO

GILBERT HAMILTON, Esq.

AGENT FOR THE BANK OF SCOTLAND, AND ACCOUNTANT, GLASGOW;

JOHN MORE, Esq.

CASHIER TO THE ROYAL BANK, AND ACCOUNTANT, GLASGOW;

WALTER EWING MACLAE, of Cathkin, Esq.

AND

ROBERT AULD, Esq.

AGENT AND ACCOUNTANT, GLASGOW.

Gentlemen,

Permit me to address the following Treatise to you, as a Testimony of the respect which I have for your Professional Eminence as Accomptants. It would have been difficult for me to have made choice of Gentlemen more capable of judging of its merits and defects: and as you were pleased, on examining the Manuscript, to express your entire approbation of the Work, I flatter myself it will be found to answer the design of its Publication—the improvement of Youth, and the interest of Business in general.

I am,
With the greatest respect and esteem,
Gentlemen,
Your most obedient, and
very humble Servant,
James Morrison.

GLASGOW, 21*st May*, 1808.

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PREFACE.

THE Science of Book-Keeping is of the utmost importance in this Commercial Country, and necessarily forms an essential Branch of Education. A knowledge of this Science enables the Man of Business to record his Transactions in such a manner, that, by inspecting his Books, he may know, upon all occasions, what is in his power to do, without embarrassing himself; and may have such a general idea of his Dealings, and punctuality of those with whom he deals, that his Speculations may be prudent, or always within his sphere. Want of knowledge of his own affairs makes a man rash and adventurous beyond his Capital, and even beyond his Credit, and brings himself into a number of difficulties, from which it is often impossible for him to extricate himself. —This is frequently owing to an improper mode of keeping his Books.

Perhaps no subject, of equal importance to the Merchant, is so imperfectly understood as Book-Keeping. A Writer*, of unquestionable ability and experience, observes, "Numerous are "the Bankruptcies that happen in Trade, from irregular Accounts only; and this is not to be won-"dered at, when Persons are employed as professed Book-Keepers, who having got little more "than the Theory of the Art, from some obsolete and impracticable Treatise, soon lead their too "credulous Employers into a labyrinth, from which it is oftentimes impossible to extricate them; "all which might, in a great measure, be prevented, if both parties could have recourse to a Trea-"tise on Book-Keeping, drawn up with sufficient ability and experience, that might be considered "as a Standard, and be received into every Counting-House, as an authority decisive in all cases "whatsoever." He adds, "Upon the failure of one of the most Capital Houses in London, I "remember, it was remarked, that the Insolvency was more owing to the want of a proper "Book-Keeper, than to any other cause; or rather, that the Book-Keeper wanted a proper "method. The Business of the House was become so extensive, that without a *Summary* mode of "bringing those immense sums which were daily circulating to the Debtor and Creditor of their "respective Accounts, it was impossible to know how any one Account stood, without having "recourse to vague and uncertain methods, depending chiefly on imagination and conjecture."

It cannot be disputed, that correct and judicious arrangement, in conducting and recording Mercantile Transactions, as much facilitates the progress of the Merchant, as, when applied to Philosophical researches, it contributes to the advancement of Science. Systems of Book-Keeping, therefore, which contain the most approved modes of Practice, as developed in the course of long and varied experience, by promoting the interest of Persons in Trade, acquire an importance in that State, whose prosperity depends on their collected efforts; and which, therefore, must rise or fall, as these are well or ill directed.

Writers on Book-Keeping, though very numerous, may be divided into two Classes.

The *first*, who are by far the most numerous, have explained the Principles of the Science, without adverting to the improvements of Modern Practice. The second Class, though they have exhibited improvements, have not explained the Principles, nor introduced a sufficient variety, either in the Transactions, or in the mode of arranging them. Their Plan, therefore, is too contracted for general utility. The design of the present undertaking is to supply these defects. For this purpose, we are to explain the Principles and Modern Improvements of Book-Keeping, in various Specimens of Books, and to illustrate *Rules*, by a Series of Transactions, as they have occurred in *Inland* and *Foreign* Trade.

The Work contains, an Introduction on *Merchants' Accounts*:—Bills, Inland and Foreign, and explains the Form and Methods of Drawing and negotiating these. The Work is then divided into two Parts: The first Part treats of Book-Keeping by *Single Entry*, as used in Retail Business, being the most simple and concise Method of Keeping Accounts, where the Sales are small

* Mr. Booth.

and numerous. The Second Part is on Book-Keeping by *Double Entry*, as used in Extensive Commerce. As this Branch of the Subject is the most important, it is treated of at considerable length: The general Principles of *Double Entry* are unfolded, and proper Rules laid down, to direct the Accountant to the most approved Methods, in the varieties of extensive and complicated Business. To illustrate these, four Sets of Books are given, which are arranged in the following manner:

SET A, for the three first Months, is Journalized *Daily*; as this Method affords the young Book-Keeper the most obvious and simple idea of Debtor and Creditor; at the end of which, a *Balance* is struck, to shew the Method of carrying down the several Balances, and continuing the Business. The other three Months are Journalized *Monthly*, and exhibit a *Summary* mode of bringing the amount of the Cash and Bills, the Purchases and Sales, &c. for each Month, in one line or sum into the Ledger. The Method of Journalizing Daily should be adopted only where the nature of the Business is such, as to require the Ledger to be posted up every day, which is very seldom necessary. The Monthly Journalizations greatly simplify the Journal, and are least liable to error.

SET B is also Journalized *Monthly*, and contains several new Methods of arrangement in the *Journal*, for abridging the number of Accounts in the Ledger. This Method, by avoiding a multiplicity of Personal Accounts, greatly facilitates the Posting and Balancing of the Books. It is peculiarly adapted to Merchants, whose Transactions are Extensive, and mostly settled by Bills.

In SET C, the Subsidiary Books are so constructed, as to supersede the necessity of keeping a *Journal;* and, at the end of the Ledger, an easy Method is shewn of *Checking the Posting* of the Books, without the trouble of comparing them. This mode of Book-Keeping combines, in a considerable degree, the simplicity and conciseness of Single, with all the advantages of Double Entry, and is well adapted to those who deal in a great variety of Goods. These three Sets are formed from the same materials, in order to exhibit the different Methods of arranging and Journalizing the same Transactions.

SET D is an extensive *Commission Business*, of West India Produce, carried on by Three Partners, and exhibits the most approved Method of Stating Partnership-Accounts in Fixed Companies. This Set also contains various Examples of perspicuous arrangement, peculiarly adapted to the nature of such a Business, by which the number of Accounts in the Ledger is considerably abridged.

The foregoing Methods of Book-Keeping, either by Single or Double Entry, comprise such a variety, in the materials and arrangement, as will greatly assist the Accountant in forming Methods of Book-Keeping suited to every department of Business.

It will be observed in the several Sets, that the Author has adopted the Real FIRMS of many respectable Houses. This was done, to give the Transactions, as much as was possible, the appearance of actual Business. In such Transactions, however, as have a tendency to weaken the Credit of the Merchant, as stopping or suspending of Payments, renewing Bills, or the like, fictitious Names are introduced.

It may likewise be proper to remark, that the different Methods of Journalizing given in pages 69—81, have a reference to the Sets in their order. Thus, Method *First*, refers to the plan followed in Set A; Method *Second*, to Set B, and so on.

The Author will only farther observe, that the Plan on which Book-Keeping is usually Taught in Schools, has long been generally and justly complained of as very defective, in conveying to the Learner a proper idea of real practice. This defect is owing chiefly, if not wholly, to the inexperience of Teachers, who, without the slightest attention to the improved Practice of the present period, inadvertently introduce, and tenaciously continue, obsolete and complex Systems. It is no wonder, therefore, that such persons as have got no more than the Theory of the Art from these Books, are, when placed in the Counting House, generally found ignorant of what is going forward in every department. The Author of the present Work is allowed to be the first in this Country, who, in teaching Book-Keeping, adopted *Subsidiary Books*, as in actual Business. He has been lately informed, that some Teachers have since followed his Plan; and he hopes, for the interest of Commerce, it will soon become general, if not universal.

It is certainly unnecessary to offer any apology for the Publication of a Work of this nature: whatever tends to improve the System of Mercantile Education, and to promote the usefulness of the young Trader, must, at all times, be acceptable to the Commercial and Trading part of the Community, and highly deserving their regard and encouragement.

Mercantile Academy, Glasgow, 21st May, 1808.

Advertisement,

TO THE SECOND EDITION.

To render the Work still more extensively useful, and to comply with the request of several Mercantile Houses, the Author has added to this Edition, AN APPENDIX ON EXCHANGES; and he hopes, that what he has written on the Subject, will be found as useful and accurate, as it is concise and comprehensive.

Glasgow, April, 1810. J. M.

ADVERTISEMENT

TO THE

THIRD EDITION.

THE favourable reception which the two former Editions of this Treatise has met with from Merchants, and Public Accountants, has induced the Author to revise and enlarge it, by adding a PRELIMINARY DISSERTATION on the BUSINESS of the COUNTING-HOUSE, under the following heads: Correspondence—Purchasing and Selling—Making Consignments—Supporting Credit—Insurance and Underwriting—Bills of Exchange—Partnership—Bankruptcy—Mercantile Books, and Arbitration.

The Work is intended to remove every difficulty, in Stating Accounts, either between Individuals, or Partners', by pointing out the improvements of Modern Practice, and directing the Book Keeper, or Accountant, to the most concise and distinct methods, in recording the transactions, of *Inland* and *Foreign* Trade. J. M.

MERCANTILE ACADEMY,
Wakefield, March, 1820.

Testimonies in Favour of the Work.

"SIR,

"Agreeably to your request, I have attentively examined the Manuscript of Part II. of your System of Book-Keeping, which is, by far, the most difficult part of the Work to execute in a judicious manner.

"My opinion is, that in the Six Months' Transactions, from which Sets A, B, and C, are composed, you have introduced more variety of Real Business, than any Writer on the subject that I have seen; and your Plan is excellent in Journalizing the same Transactions different ways, when it can be done with propriety, which you have strictly adhered to. In Set C, particularly, there is a conciseness of Method, and at the same time, a simplicity and accuracy in the arrangement, which I never saw before.

"As Set D concludes the Work, you have very properly made it a Partnership Concern, in order to illustrate the modern Method of Keeping and Settling such Accounts; and there are various Examples of judicious Arrangement in each of the two Journals, in order to curtail the number of Accounts in the Ledger.

"Sincerely wishing, that you may meet with liberal Encouragement in publishing such a Work,

"I am, Sir,

"Your most obedient Servant,

"JAMES CAMPBELL, ACCOMPT.

"*Dumbarton, 7th July*, 1806"

"SIR, "*Glasgow, 15th August*, 1806.

"I have, at your request, perused the MSS. of the Systems of Book-Keeping, which you intend to publish.

"The Plan, as stated in the Prospectus, which comprehends both the *Theory* and *Practice* of this useful Art, seems faithfully followed out. Your own extensive Practice as a Public Teacher, together with your former experience in the Counting-House, certainly qualifies you for such a Publication; and it gives me great pleasure to see it executed in such a masterly manner.

"All the Sets have their peculiar merit. That of B, I think truly ingenious. The abridging of superfluous Accounts in the Ledger, which has not, as yet, been sufficiently attended to, renders the Work highly interesting to every Man of Business. The Set D, which is under a Company Firm, and applies to a West India Concern, approaches very nearly to the Practice of a House in this City, of the first respectability, and certainly merits the attention of Merchants in that line of Business.

"Many Volumes on the subject I have read, and the long Practice I have had, both at home and abroad, as an Accountant, has afforded me many opportunities of seeing a great variety of Plans on this Subject; and I hesitate not to say, that your Treatise, when published, will be the most complete that has hitherto appeared. I conclude with my sincere wishes, that you may meet with suitable encouragement. And in that hope, I remain,

"Sir, Yours, with much esteem,

"HUGH MACNAE, ACCOUNTANT."

Extract of a Letter from Dr. Hamilton of the Marischal College, Aberdeen, 14th Nov. 1808.

"It was not in my power to look into your System of Book-Keeping, on my first receiving it; but I have since perused it with some care; and it appears to me to exhibit a good view of the improvements which modern Practice has suggested in the Art of Book-Keeping, and to contain a variety of Forms, more or less concise, accommodated to different kinds of Business, and these not invented by a Theorist, but taken from Real Business, and therefore more useful to the Practical Accountant."

"*Post-Office-Court, Trongate, Glasgow, 8th July*, 1809.

"I have examined your System of Merchants' Accounts and Book-Keeping, and am persuaded it may prove very useful.

"To persons who have not had much experience in Books, some of the Modern Improvements in *Double Entry* stated by you, may not at first be comprehended, being off the old trodden path, but by attending to the Principles and Rules laid down, and the Illustrations of these, which are very complete, a thorough knowledge may soon be obtained.

"In my opinion, Part III. particularly Sets C and D, are worthy the attention of Merchants and Accomptants who wish to lessen the labour in writing their Books, and, at the same time, to state them in a simple and concise manner.

"Wishing your System may meet with that encouragement it deserves.

"I remain, Sir,

"Your most obedient Servant,

"JAS. KERR, ACCOUNTANT."

"*Glasgow, 11th July*, 1809.

"SIR,

"I have with great care and pleasure perused the First Edition of your System of Book-Keeping, and I candidly confess, that your Plan, or Method of Arrangement of Accounts, is the most concise and distinct I have ever seen; that the whole Sets, under their particular Heads, are simplified to the meanest capacity; and that brevity and perspicuity have been carefully attended to. I consider your Treatise of great importance to the Public at large, and in particular to those whose pursuits are confined to the Counting and Banking Houses.

"From my high opinion of your experience, and general knowledge of Mercantile Business, I flatter myself, that the APPENDIX on EXCHANGES you intend to annex to the Second Edition of your Work, will be of much use to your Countrymen, who have occasion to understand accurately the *Exchange* and *Par* with the most part of the civilized world.

"I am, Sir,

"Your most obedient Servant,

"DUNCAN KENNEDY, ACCOMPT."

A General Certificate of Approbation and Recommendation.

"WE, whose Names are subjoined, have attentively perused Mr. Morrison's Treatise on Book-Keeping, and, in concurrence with the respectable Testimonies preceding, are of opinion, that the Work exhibits a good View of the Improvements of Modern Practice; It therefore will be exceedingly useful to the Book-Keeper or Accountant, in directing him to the most judicious Methods of Arrangement.

"The Sets, which are Eight in number, advance in a regular gradation from the simple occurrences of a Retail Business, to the extensive and diversified Transactions of a Merchant in Inland and Foreign Trade.

"The Work also explains the Elementary Principles of the Science, and several of the Sets are of a Proper Length to be taught in Schools. The Book is a valuable *Present* for any Young Man who has the Mercantile Profession in view, and wishes to acquire a thorough Knowledge of Accounts.

"GEORGE DUNCAN, ACCOUNTANT
"JOHN MACDOUGALL, ACCOUNTANT.
"GEORGE MELISS, ACCOUNTANT.
"JAMES THOMSON, JUN. ACCOUNTANT."

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DISSERTATION

ON THE

Business

OF THE

COUNTING-HOUSE.

OF all the various employments calculated to promote public, as well as private prosperity, there is none upon which industry, foresight, and economy, have a more striking influence than that of the Merchant. An imprudent step may not only ruin his fortune and family, but, perhaps, the fortune of hundreds connected with him in Business, and likewise have a tendency to injure the Trade of his Country in general; while, on the other hand, a plan properly digested, and well executed, may not only establish him, but add to the prosperity of all those who are within the sphere of his influence. Importance of a Merchant.

We have repeated instances where considerable Estates have been raised on slender Capitals, by means of application, integrity, and prudent management; while others, inconsiderately grasping at too much, and living up to their expectations, have been finally disappointed. Commerce, like the *course of Exchange* between Nations, is naturally fluctuating. A branch of Trade, which may have afforded great profit at one time, may not be an object of attention at another, as the Markets may be overstocked by an increase of Traders, striking into that particular branch. In this, and indeed, in every case, it requires foresight to judge exactly when to extend the Business, and when to wind up. To the want of proper intelligence and precaution we may fairly attribute one half of the failures of our considerable Merchants, and the impunctuality of our Correspondents abroad. To render this Dissertation more useful and intelligible to the young Merchant, we shall not pursue it in the way of declamation, but divide it into separate heads; each shall be particularly discussed by itself; and to each we shall subjoin the substance of the Mercantile Law, relating to the article in question. But before we proceed to the division of our subject, it may be proper to explain what is meant by the word *Merchant.* Application and Integrity necessary to the success of the Merchant.

Definition of the word Merchant.

A Merchant is a Person who buys and sells Commodities in wholesale, or who traffics commercially *on his own Account.* The word *Merchant* was formerly of a different meaning in this Country, from what it is at present; Retail Dealers were then called Merchants, as they are in France and Holland to this day; but in this Country, those who sell in Retail, with a few exceptions, have lost that appellation. Transacting mercantile business does not constitute a Merchant. Those who buy, sell, export, and import for the Account and Risk of others, are called *Agents* and *Brokers.* Those who transact business by keeping Goods ready in their possession, are called Warehouse Men, though they do not sell by retail; yet in some cases those who deal in retail transactions, such as Wine Merchants, Hop Merchants, Timber Merchants, or the like, are favoured with that appellation.

Merchants are of two descriptions.

Merchants, properly so called, are of two descriptions, such as are *General Merchants,* do business in all parts, and indiscriminately in every article in gross, and such as deal only in one article or into one country; thus there are *West India* Merchants, *Russia, Turkey, Spanish,* and *American* Merchants, &c. General Merchants require a very extensive knowledge of business. Those who limit their transactions to particular articles or Places, do not find such a fund of knowledge necessary, but there are certain branches of commercial learning that are necessary to all of them.

Qualifications requisite for a Merchant.

Every Merchant should be acquainted with the following branches of Commercial Learning. He should write with ease and correctness; understand Figures and Accounts, and be able to examine *Invoices, Accounts-Current, Charter Parties, Polices of Insurance, Bills of Lading,* and *Bills of Exchange.*

A general Merchant.

If a general Merchant, he should know, besides these, the articles of Merchandise found more in one Country than in another; how they are transported to the greatest advantage, either in seasons of War or Peace; and the *duties, customs,* or other regulations on exportation or importation.

Merchants dealing in a particular article, or to a particular Place, may carry on business with a more limited degree of information; but then, such Merchants are expected to understand more precisely and particularly the quality of the articles and nature of the Trade in which they are concerned.

In all kinds of Business, Professions, and Arts, it is necessary to be equally informed with others, against whom one has to come in competition; and as information is regulated by talents and industry, the same quantity will make greater progress in its object if limited, than if widely extended.

The limited Merchant, therefore, should be acquainted with every quality of the article in which he deals. A constant attention to the variation of the price of articles of commerce is necessary to every Merchant; and nothing leads so much to success, as being clear and concise in making a bargain so as to avoid law, which consumes both the time and fortune of a man, and diverts his attention from his business. A limited Merchant.

Brokers manage negociations of *Shipping*, *Exchange*, and *Insurances*, or the like; in these details a general understanding and attention to the whole, together with punctuality, integrity, and sound judgment, form the complete Merchant. Business of Brokers.

Sect. I. CORRESPONDENCE.

The opinion of the Public with regard to a Merchant, rises or falls according to the light in which they consider his abilities and punctuality as a Correspondent. It is extremely prejudicial to the interest of a young Trader, to send abroad hasty and ill-digested productions among his Correspondents, as it not only gives them a low opinion of his talents, but likewise very often leaves room for cavil and litigation, which, by a little more care and precision, might have been entirely avoided. Something more is expected in a Merchant's correspondence, than in that of any other class of men; as, upon the faith of a single letter, he may negociate many thousand pounds; and therefore he cannot perform this part of his business with too much exactness and perspicuity. It is likewise wrong to lay letters of correspondence carelessly by, as they may come to be of use several years after, in bringing matters of fact to remembrance: They should be filed up in regular order, as we may have occasion to refer to them many years afterwards; and every Merchant ought to keep an exact Copy of all the Letters on business which he dispatches. Opinion of the public respecting a Merchant. Letters of business should be carefully folded up.

We shall here give a few directions to assist the Young Merchant in his correspondence; sensible, at the same time, that the talent of writing well in *Mercantile Affairs* is only to be acquired by habit, and the study of good models.* Directions with regard to mercantile letter writing.

The style of a Merchant's Letter should be clear, nervous, and concise. There should be nothing defective, nothing superfluous, and nothing ambiguous. It should give full information of all Business transacted or required, and of every fact inquired into, without digression, or unnessary form: More particularly,

* *Vide* the Author's "Mercantile Letter Writer, or Commercial Correspondent."

We should begin with referring to any former Letters of ours to which we have not yet received an *answer;* then we should mention the letter or letters we have received, and give a full reply to every particular they contain in order of *dates,* before we enter upon any new matter.

When Bills are drawn or remitted

When Bills are *drawn* or *remitted,* the circumstances of *date, time of payment,* and *names of the parties concerned,* should be narrated. When we receive Bills from our Correspondents, or receive advice of his Drafts on us, it is not sufficient to notice them in a general manner in our answer; the particulars should be specified.

Ordering Goods.

When we *order* Goods from a person from whom we have not been accustomed to Purchase, it is proper to mention the *quantity* and *quality,* the price at which we are willing to take them, and the mode of conveyance.

Consigning Goods.

When we *Consign* Goods, we must instruct our Agent at what *price* and *credit* we are willing to sell; and in what manner he is to remit the *Proceeds* of the Sales. If any thing be reserved to his discretion, it should be expressed in such plain terms that there may be no room to doubt where he is *restricted,* and where his power is *discretionary;* but it is not necessary when we are in the frequent course of doing business, with the same person, whether in *Purchasing* or *Consigning* Goods, to repeat particulars in every letter. The usual orders if not countermanded, are understood to be continued; and some things may be determined by the custom peculiar to the Place; which the Employer is understood to comply with.

Ordering Insurances

In giving Orders for Insurances, we must be exceedingly pointed, as immediate dispatch is necessary. We must mention the name of the *Ship, Master,* and *Voyage,* the amount to be insured on the ship, cargo, and freight, the time at which is warranted safe, and *premium* and *policy.*

The subjects on which Agents write.

Agents not only write their Correspondents of the execution of their Orders, but generally inform them of the state of Trade at the place of residence, the *Course of Exchange,* the *Prices-Current* of Exports and Imports, the quantity and quality of the several Articles of Commerce in the Market, and any probable conjectures of their rising or falling.

Letters of credit.

Letters of Credit contain the extent of money to be advanced, and the Person in whose favour they are granted, the receipt or voucher to be taken for it, and how it is to be reimbursed. Such letters generally contain an alternative with respect to the sum, but are seldom unlimited.

Letters of recommendation.

If we grant a Letter of Recommendation for which we do not mean to bind ourselves, we must be so careful and guarded in expressing our meaning, that it cannot be mistaken for a *Letter of Credit.*

Advice respecting the circumstances of other Merchants, and their *suspected deficiencies*, are necessary in confidential correspondence, but require the utmost prudence and caution.

Respecting deficiences of Merchants.

In cases of dispute, the reasons upon which we found the justice of our claims, should be clearly stated, without any expression of acrimony or resentment, as being not only unavailing, but even hurtful.

Cases of dispute.

Articles of public intelligence may be mentioned by Foreign Merchants in their letters of business, without any impropriety; but matters of friendship and private confidence, never should be mentioned along with letters of business, as those may be required to be exposed or communicated to neutral persons.

Public intelligence and private confidence.

Sect. II. PURCHASING AND SELLING.

It is a maxim in Trade, which constant experience has confirmed, that we should purchase at the cheapest markets, and sell where there is reason to expect the quickest and best returns. A proper intelligence, therefore, of the best markets, and a thorough judgment of the *quality* of Goods, seem not only necessary to a judicious purchase, but likewise a real certainty of an advantageous and ready sale; for if there be no demand at home, nor any certain accounts of a demand abroad, the purchase becomes a dead stock which suffers daily by lying on hand; and should such merchandize be in request, so that in two or three years hence the sale should bring something pretty considerable above the original costs and charges, yet the profit, and perhaps part of the principal, is entirely swallowed up in the interest of the money paid for them, charges, and warehouse rent; whereas, had the value been laid out upon some other article, more vendible, it might have been turned over again and again to advantage.

Purchase at the cheapest markets and sell where there are the best returns.

A Merchant's profit does not arise so much from charging high, as *ready Sales and quick Returns.* We do not mean, that he should always wait for orders, before he lays out his money or his credit; that would be sailing too near the coast, and attended with many inconveniences. Something must certainly be risked, but it must be risked with as much judgment and prudence as possible. It is therefore necessary that a Trader should know how the several parts of the world are connected together in their mutual intercourse of commerce; how the redundancies of one Country supply the wants of another; in what articles the Markets are scarce; and in what they are overstocked; that he may at all times be capable

Profit does not arise so much from high prices as from quick returns.

of foreseeing when any branch of Trade in which he is concerned, is likely to be stagnated, and take his measures of preventing the bad consequences accordingly. It has been known that Traders, encouraged by a rising demand at home for certain species of Merchandise, have imported so largely, that none could be purchased; but the Country where it was produced, being drained, they have reshipped it as the most proper remittance, and thereby not only saved themselves, but brought a small balance in their own favour. Such is the influence of a proper intelligence in matters of Commerce.

Purchases for cash most advantageous

If a Merchant had always the command of Money, either from his own Capital or borrowing on Bond, purchases for Cash bid fairest for bringing large profits and least embarrassment. For when he purchases Goods at a long credit, in expectation that the proceeds may come in time to retire his obligations, he may meet with disappointments equally destructive to his circumstances and credit. Besides, long credit has an injurious influence upon Trade in general, as it tends to lower the Markets by overstocking them, which lays the Manufacturers under a necessity of making them worse in quality, as they are obliged to lower the prices; and therefore our Manufactures are brought into disesteem, the Sales abroad stagnated, and the Trade transferred to other Countries who supply the market with better Commodities. Besides, whoever purchases Goods on credit must lay his account to buy at higher prices than the common interest of a ready money purchase, and to preserve his credit must force a Sale abroad that he may have returns in time to answer it, by which means there is a profit lost in the Sales as well as in the purchase, which the Exporter for ready money saves in both. Add to this, that *Cash* not only entitles a Merchant to the cheapest, but likewise to the best quality and earliest markets. It cannot be expected that Manufacturers will give the choice of their Goods to nine, twelve, or fifteen months' Customers, when they can have Bills or Cash Drafts; and it is natural to imagine, they only give *credit* when they cannot effect Sales on such terms.

Respecting credit and recovery of debts.

In giving *credit* there should be a caution without mistrust; and when debts are contracted with those that become embarrassed about the Payment, it is often of great importance to be indulgent without negligence, and firm without rigour.

We shall conclude this division of our subject by a brief abstract of the Mercantile Law relating to this Subject.

Sale of goods.

SALE, is the exchange of a commodity for money; barter, or permutation, is the exchange of one commodity for another. When the transaction is concluded, an obligation is contracted by the purchaser

to pay the value, and by the seller to deliver the commodity, at the time and place agreed on, or immediately if no time be specified.

In this as well as any other Mercantile Contracts, the safety of Commerce requires the utmost good faith and veracity. Therefore, although by the Laws of England a Sale above the value of *ten Pounds* be not binding, unless earnest be paid, or the bargain confirmed by writing, a Merchant would lose all credit who refiled from his agreement, although these legal requisites were omitted.

Laws relating to the sale of goods.

If a Person purchase Goods at a Shop without agreeing for the *price*, he is liable for the common market price at the time of purchase.

Purchaser liable for the current price.

If a Purchaser becomes insolvent before delivery, the Seller is not bound to deliver the Goods without payment or security.

When a buyer becomes insolvent.

If the importation or use of the Commodities sold be prohibited by law, or if the Purchaser knows they were smuggled, no action lies for delivery.

The property of Goods is generally presumed, in favour of Commerce, to belong to the Possessor, and cannot be challenged in the hands of an *onerous* Purchaser; but to this there are some exceptions. By the *Scotch Law*, stolen goods may in all cases be reclaimed by the proprietor, and also by the *English Law*, unless they were bought *bona fide* in open market; that is, in the accustomed public places on stated days in the country, or in a Shop in London. In all cases if the Goods be invicted by the lawful Proprietor, the Seller is liable to the Purchaser for the value.

Property generally presumed to belong to the possessor.

Actions for payment of Shop-Accounts, as well as other debts not constituted by *Writing*, are limited in England to *six years*. The testimony of one witness is admitted; and the Seller's Books, although the person that kept them be dead, are good evidence for one year. In Scotland, Merchants' Accounts may be proved, within *three years* of the date of the last article, by one witness, and the *Creditor's Books and oath in supplement*. After three years, they can only be proved by the oath or writ of the debtor. A Merchant's Books are in all cases good evidence against him.

When Debts are prescribed by Law.

Sect. III. MAKING CONSIGNMENTS.

When Goods are Shipped off to be sold by an Agent or Factor on your Account, it is necessary to send an *Invoice* of the Costs and Charges along with them by the ship for the Agent's Government, that he may so dispose of them as to have a reasonable profit, according to the risk and the extent of credit. If the Goods have been bought low, Merchants frequently make an advance on the *Invoice Price*, in

When goods are shipped an invoice should be sent.

An advance on the invoice price.

order to procure a larger profit by the Sales, which sometimes has a good effect; but if this be done injudiciously, it will only retard the *Sales*, as the Agent, when he looks at the *Invoice*, sees he cannot effect Sales at such a price which his Employer expects, and will very probably wait for the rise of the market, and may be disappointed: this of course must be a loss to the Merchant, for small *profits* and *quick* returns have been found, by experience, to be most advantageous to the interest of Commerce; and to the Trader's credit.

It is necessary that a merchant knows of his correspondent's punctuality with regard to his remittances.

A Merchant ought therefore to consider well when he may with some degree of certainty have remittances; for unless a Trader has a knowledge of his Correspondent's punctuality as to his payments; he runs greater hazard than of which one is aware; because by launching out imprudently in this respect, many have strained their Credit, and have been ruined. In conducting foreign Trade, too much caution cannot be taken in the choice of Correspondents: and it will be prudent not to trust out more than can be spared without embarrassment. Experience has shown, that Agents abroad, who were at first exceedingly punctual in their remittances, and rendered such Account Sales as brought a profit adequate to the risk of their employers, with a view to establish their character for punctuality and solidity, have no sooner drawn in their unwary correspondents to intrust them to that extent they have been aiming at, than they have endeavoured, by every dishonourable art, to keep their employers out of their money. The consequence was, that from such disappointments they have been obliged to stop payments, and the artful agent found means of retaining possession of the best part of the effects in his hands.

Mercantile law relating to Agents. Duty of an Agent.

We shall add a few remarks respecting the business of Agents. The duty of an Agent is, to procure the best intelligence of the State of Trade at the place where he resides; of the *Course of Exchange*; and of the quantity and quality of Goods in the Market; the *Prices Current*, and the probability of their rising or falling; and to pay exact obedience to the orders of his Employers; to consult their interest in matters referred to his discretion; to execute their Business with all the dispatch that circumstances admit; to be early in his intelligence, distinct and accurate in his Accounts, and punctual in his correspondence.

His power is either limited or unlimited.

An Agent's power is either *absolute* or *limited*. Though entrusted with ample discretionary powers, he is not warranted to take unreasonable or unusual measures, or do any thing contrary to his employer's interest; but it is incumbent on the employer, if he be challenging his Agent's proceedings, to prove that he could have done better, and was guilty of wilful mismanagement.

When an Agent's power is limited, he must adhere strictly to his orders. If he exceed his power, though with a view to his Employer's interest, he is liable for the consequence. For example, if he gives credit when not empowered, or extends the credit beyond the time usually given, in order to obtain a better price, and the purchaser proves insolvent, he is liable for the debt. An Agent has no power to give credit, unless authorised. But if the goods consigned be generally sold on credit at the place of consignation, the Agent will be vindicated for selling at the usual credit, unless expressly restricted.

An example.

Although opinion will never justify the Agent for departing from orders, necessity sometimes will. If he be limited not to sell goods under a limited price, and the goods be perishable, and not in a proper state for being kept, he may sell them, to prevent their destruction, even under the price limited.

Opinion will not justify an Agent for deviating from his orders.

An Agent is never warranted to sell on credit, except with such Houses whose solidity was not doubted at the time. If the Employer challenge the Debtors, it is incumbent on him to prove that their bad circumstances were known at the time of sale; and the Agent will be vindicated, if he trusted them at the same time for goods of his own.

He ought to sell only to such houses as are in good credit at the time of sale.

If the Agent sell his Employer's goods on credit, and after the day of payment is elapsed, receive payment from the Purchaser for a debt of his own, he comes liable in equity for the debt.

In case of bankruptcy, the Agent ought immediately to lay attachments, and advise his Employers; and he cannot withdraw his attachments, nor compound debts, without orders.

As to cases of bankruptcy.

If an Agent sell goods belonging to different Employers to the same Person, and the Purchaser proves insolvent, they shall bear the loss in equal proportions; and if the Purchaser has paid part before his insolvency, without specifying for which, the payment ought to be distributed in equal proportions: but if the days of payment be fixed, and part of the debts only due, the payment ought to be applied, in the first place, to such debts as were due.

Selling goods belonging to different Merchants

If the Agent make a wrong entry at the Custom House, and the Goods be seized in consequence thereof, he must bear the loss, unless the error be occasioned by a mistake in the Invoice or letter of advice.

A wrong entry at the custom house.

The Owner bears the loss of goods seized, when attempted to be smuggled by his orders; but the Agent, complying with an unlawful order, is liable to such penalties as the law enacts. If an Agent save the duty of goods due to a foreign Prince, he shall have the benefit; for, if detected, he bears the loss.

Smuggling goods.

An Agent cannot sell goods for his benefit bought for his employer.

If an Agent sell goods bought by his Employer's orders for his own

advantage, the Employer may recover the benefit, and the Agent shall be amerced, or liable for the same.

Receiving bad money.

If an Agent receive bad money in payment, he bears the loss, but if the value of the money be lessened by the Government, the Employer bears the loss. An Agent is not responsible for goods spoiled, stolen, or destroyed by fire, unless he *guarantees* them, and charges an *extra* commission for doing so.

Neglecting to make insurance.

If an Agent be ordered to effect Insurance, and neglect it, and the subject be lost, he is liable to make it good, providing he had Effects in his hands at the time.

The Employer liable for his Agent's transactions.

If an Agent purchase goods for his Employer, his bargain shall be binding on the Employer.

When an Agent becomes insolvent.

In case of an Agent's insolvency, the Owner may reclaim his goods: and, if they be sold on credit, the Owner, and not the Agent's creditors, shall recover payment of the debts.

A supercargo differs from an Agent.

A Supercargo differs from an Agent in this: The business of the former is limited to the case of a particular Cargo. He goes along with it, and generally returns when his business is completed; the latter has a fixed residence abroad, and executes business for different merchants; but their duties, and the circumstances for which they are accountable, are the same.

Sect. IV. SUPPORTING CREDIT.

Strict and good faith necessary.

Strict probity and good faith are absolutely necessary to all Merchants. They form the basis of the Mercantile character; and it is not improper to the Mercantile part of this Country to say, they have carried none of their other qualities to a higher or more honourable degree.

Respecting credit.

Credit is the great foundation of Commerce, not only between man and man, but likewise between nation and nation, and therefore the principal object that a Merchant ought constantly to have in view, is the support of his personal Credit, which, if it is but once blown upon, is not without great difficulty retrieved. It cannot, therefore, be too much urged or attended too, that a Trade, like a Banker, should constantly keep his dealings within the extent of his capital, or at least such Debts as he has a moral certainty will be punctual, to retire all his obligations in due time. For should a Trader launch out to the extent of his Credit, so as to employ it as freely as his Capital, such conduct will often prove very precarious, and be attended with dangerous circumstances. Trade is liable to many unforeseen accidents; and it is more than probable, that a Trader, who strains his credit in coming under obligations, will find reason enough to wish himself out before they are retired.

A loss or disappointment will be sufficient to draw all his Creditors on him at once, and render him incapable of drawing in so much of his scattered effects as will pay his debts, far less of saving any thing to himself in reversion, although, from the face of his Books, he might well imagine he had considerably more than would clear himself with all the world. There are some, no doubt, who, from a quickness of parts, and indefatigable application, are able to preserve themselves from a total wreck in a tempest of this kind; but these instances are rare, and the greatest geniuses, though they may save their credit and keep their embarrassment from public notice, cannot avoid incurring an extraordinary expense, which overbalances the profits arising from their extraordinary dealings; so that, upon the whole, the prudent Dealer, with fewer talents, will come much nearer his purpose.

Consequence of a loss, or disappointment.

In order to give the *Merchant* a constant *view of the obligations*, and the means he has of using them, he ought to have a Book for his inspection, numbered in folios like the Ledger, and divided into spaces on the top of each, in which should be inserted the names of the twelve months of the year, a whole *folio*, more or less being allowed, according to the extent of his transactions for every month. On the left hand page should be entered the payments to be made to him on each particular day of each month; and on the right hand page, in the same manner, the payments to be made by him, by comparing which, he will not be at a loss on any occasions to judge how far he may come under new obligations, or how far he may be pinched in retiring old ones; so that he may have recourse to some expedient for raising new funds to supply the emergency. He will likewise, by this means, be prevented from anticipating payments of debts due to him, by exposing his bills to *discount*, which is not only attended with a certain loss, but prevents the natural course of business, and never ought to be done but with a view of some *extra* profits; and having the sum replaced in proper time. This will likewise be a spur to the Merchant to have his debts collected as they fall due, the neglect of which often proves detrimental to the Merchant's interest, as it multiplies bad debts, and breaks the measures which, in expectation of each debt coming in, he had proposed for his regulation.

A private Bill Book necessary to regulate the Merchant's engagements.

Sect. V. INSURING AND UNDERWRITING.

Merchants being exposed, from their first setting out in the Commercial life, to risks and hazards, send their property to foreign countries, and bring home the produce in return, by means of Insurance against loss at sea, with the same safety as a monied man lends

Merchants should avail themselves of the benefit of Insurance-offices.

out his Money upon heritable or undoubted security, and receives it back with interest. As, therefore, it would be imprudent to hazard too much, when there is an opportunity of acting with safety, a Merchant will certainly act prudently to make insurance, when he has reason to imagine he runs any risk. No profit is equal to the anxiety a man must be under, who has perhaps as much at risk as he is worth; and this anxiety, supposing in the end his property should be safe, would occasion such a confusion and disorder in his affairs, as would be more than an equivalent for the *premium* he had saved by not insuring.

An Underwriter should risk little on one Vessel.

There are some men who have naturally adventurous spirits; they are resolved to be all or nothing; but we would advise such, to risk little upon the same bottom, so that if a loss ensues, it may be the less felt. Those too who underwrite, will find they have the greatest chance of succeeding, by subscribing a small sum in any one *Policy*, whether considered hazardous or not.

How the business of Insurance is conducted.

The business of Insurance on shipping is conducted by Brokers. An Insurer generally engages for a small sum only, on the same vessel, and the risk is divided among many, which contributes to the safety of those concerned, and the benefit of the public. If we had occasion to effect insurance to the amount of £1000, it might be necessary to apply to ten or more different persons, as none may be willing to engage for more than £100. To render the business easy, we may apply to a Broker, who extends the *Policy*, or contract of Insurance, and procures *subscriptions* to the extent desired. The Insurers who subscribe their names, and the Sums they engaged for, are called *Underwriters*. The *Premiums* are paid to the Broker, who accounts to each Underwriter for his proportion, after deducting an allowance or Commission for his trouble. The *Premium* is understood to be paid when the Insurance is effected; but if it be not paid, the Insurers have a preferable right on the subject insured.

On this subject, we shall consider what is necessary to render an Insurance valid—when the risk commences, and when it terminates—what constitutes a total or a partial loss—what proof of loss is necessary—and how the loss is adjusted.

What is necessary to render an Insurance valid.

First, in order to render an Insurance valid, the Insured must have property at risk; the voyage must take place, under the circumstances agreed on; the dangers insured against not be contrary to law; and a candid account must be given of circumstances which enhance the danger.

The condition of possessing property was required§ to prevent ships

§ By 19th George II. Chap. 37.

from being fraudently destroyed when insured above their value; and to discourage a practice which had become common, of converting Policies to the purpose of mere wagers. In transactions of this kind, as the Insured had no Property, and could claim no indemnification for *partial* damage; so the Insurers, having lost their wager by the vessel being lost, could claim no abatement, though part was saved: accordingly, the Policies contained clauses of interest or no interest, free from average, and without benefit of *salvage*. All such Policies are declared invalid.

The Insured must have Property at risk.

Insurances are commonly made as interest shall appear; and it is incumbent on the Insured to prove the value of his Property. The value of the Goods may be proved by the *Invoices*; and the cocquet must be produced, if required, to instruct, that the goods were actually shipped. It is admitted to value the vessel at prime Cost and Charges, deducting the Freights that have been drawn since purchased, if the Proprietors chose to stand to that rule; but they are not restricted to it. Sometimes the value of the Vessel, or Goods, is expressed in the Policy: and this value must be admitted, although it be higher than the true one; but it is incumbent on the Insured to prove, that he had Property at risk; and if the Property be trifling in comparison of the Sum insured, the Insurance will be set aside as an invasion of the Statute.

It is incumbent on the Insurer to prove the value of his Property.

When the value is less than the sum insured, the Owners may claim a return of Premium for the excess.

When the value is less than the Sum insured.

If there be several Policies on the same subject, of different dates, the earlier one is valid, and the others must be vacated. If they be of the same date, they must be vacated in equal proportions.

When a Policy is vacated, in whole, or in part, the Underwriters have a right to retain one-half ℔ *Cent.* for Commission.

When a Policy is vacated.

Re-insurance is a second Contract, made by an Insurer, to transfer the risk he has engaged for, to another. It is in general prohibited,* but it is permitted to the Representatives of an Insurer, in case of his death, or to his Assignees, in case of his Bankruptcy, and it must be mentioned in the *Policy* that it is a re-insurance.

Respecting re-insurance.

If the Vessel do not proceed on the voyage, or if, being warranted to depart with convoy, it depart without convoy, the insurance must be vacated.

When the Vessel does not proceed with convoy.

If the extent of a Trading voyage be uncertain, the longest one in contemplation is described in the *Policy*; and it is agreed that part of the *premium* shall be returned, if the voyage be shortened. In like

Respecting the Extent of a Voyage.

* 19th George II. Cap. 37.

manner, in time of *War*, when insurance is made without condition of convoy, it is agreed that part of the premium be returned in case the vessel sail with *convoy*.

When a vessel is warranted to depart with convoy, it is understood from the usual place of convoy, (*e. g.* the Downs), and it is insured till it arrive there.

Proof of sailing.

The common proof of sailing with convoy, is the production of sailing orders: but if a vessel be prevented by the weather from receiving the sailing orders, other proof may be admitted.

A case stated respecting convoy.

A vessel was insured from the Thames to Halifax, warranted to sail from Portsmouth with *convoy*. The convoy had sailed before the vessel arrived there, and the Underwriters declined to insure it without convoy for the rest of the voyage. They were found liable to return part of the premium, retaining only in proportion to the accustomed rate from London to Portsmouth. This decision seems to establish the following principle; that, when the voyage performed is only part of that described in the *Policy*, and when the *risk* can be proportioned, the Underwriters are bound to return part of the *premium*, though there be no agreement for that purpose.

The decision.

When a ship is taken by the enemy.

But if a vessel, insured only against the hazards of the sea, be taken by the enemy, the Insured have no right to claim a *return of premium*, though the capture happen soon, under pretence that little sea hazard was incurred.

When a ship deviates from the voyage described.

If a vessel deviate from the voyage described in the *Policy*, without necessity, it sets aside the insurance. An intention to deviate is not sufficient to set it aside; there must be an actual deviation; and even in that case, the Insurers are liable for damages sustained before deviation. It is no deviation to go out of the way to the accustomed place of convoy, nor to the nearest Place where necessary repairs may be had. Deviation for the purpose of smuggling, if without the knowledge of the Owners, does not set aside the Insurance, nor when the Master is forced by the Crew to return.

In Insurances to the East-Indies, and home, the Insurers are understood to take the risk of detention in the country and of country Voyages.

Insurance of prohibited Goods.

Insurance of prohibited and smuggled Goods, against the risk of seizure by the Government, is unlawful and invalid. The Insurers, Insured, Brokers, and all Accessaries, are liable to the fine of £500.

Information of more than common danger necessary.

If the Insured have any Information of more than common danger, they must reveal every such circumstance to the Insurers, otherwise the *Policy* is set aside.

This rule is established for the preservation of good faith; and there are several strong decisions in support of it. If a vessel be spoke to leaky at sea; or if there be a report of its having been lost, these circumstances must be communicated to the Insurers. Even the concealment of a false report of loss vitiates the Insurance; and if the vessel be afterwards lost, though in a different manner, the Insured will recover nothing. But the Insured are not obliged to take notice of general perils which the Insurers are understood to have in contemplation, dangerous *Navigation, West India hurricanes, enterprizes of the, Enemy,* and the like.

The necessary Circumstances to be communicated to the Insurers.

Insurance is not set aside by a mistake in the name of the vessel, or master, or the like. Insurance may be made on an uncertain vessel; on any vessel, that the Goods may be loaded on; on any vessel that A shall sail in from Virginia. In this last case, the *Policy* is not transferred to a vessel which A goes on board during the Voyage.

Insurance not set aside by a wrong name of the vessel.

Secondly, If a vessel be insured at, and from a Port, the Insurance commences immediately, if the vessel be there, or at its arrival there. Insurance from a Port commences when the vessel breaks ground, and if it sets sail, and be driven back, and lost in the Port, the Insurers are liable.

When Insurance commences.

Insurance on Goods generally continues till they be landed; but if they be sold after the vessel's arrival and freight contracted to another Port, the insurance is concluded. Goods sent on board another vessel, or lighter, are not at the risk of the Insurer; but Goods sent on shore in the long-boat, are. Insurance on freight commences when the Goods are put on board.

Insurance generally continues till the goods are landed.

Goods from the East Indies, Insured to Gibraltar, and to be re-shipped from thence to Britain, were put on board a store ship at Gibralter, to wait an opportunity of re-shipping, and were lost. The custom of putting goods aboard a store ship being proved, the Insurers were found liable.

Goods re shipped are at the risk of the Insurers.

Loss of Sails ashore, when the vessel is repairing, is comprehended within the insurance. What is necessarily understood, is insured, as well as what is expressed; the essential means and intermediate steps, as well as the end. Vessels performing Quarantine, are at the risk of the Insurer.

Loss of Sails, and performing Quarantine

Thirdly. The Insurers are liable for a total loss, when the Subject perishes through any of the perils insured against. Baratry, though it properly signifies running away with a vessel, extends to any kind of fraud committed by the Master or Mariners. Insurance against detention of Princes does not extend to vessels that are seized for transgressing the Laws of foreign Countries.

When the Insurers are liable for a total loss.

The Insurers are also liable for a total loss, when damage is sustained, and the remaining Property abandoned or vested in the Insurers.

The Proprietors have a right to abandon.

If a vessel be stranded or taken, and kept by the Enemy, or detained by any foreign power, or seized for the service of Government, the Proprietors have a right to abandon.

Decisions with regard to a ship taken by the enemy.

But if a vessel be taken by the Enemy, and be re-taken, or makes its escape, before action against the Insurers; have the insured a right to abandon, or must they only claim for the damages sustained, *as an average loss?* There are opposite decisions, according as the circumstances of the case were strong. When the vessel was long detained, the Goods perishable, the voyage entirely lost, or so disturbed, that the pursuit of it was not worth the freight, or when the damage exceeds half the value of the thing, they have been found entitled to abandon.* But, if the voyage be completed with little trouble or delay, they are not entitled.†

When the Insurer cannot claim for a total loss.

The Insured cannot claim, as for a total loss, on an offer to abandon when the loss is in its nature only partial; for, if this were permitted, they might devolve the loss occasioned by bad markets on the Insurers.

The Insured have their option to abandon.

And in all cases, the Insured have their option to abandon, or not. They may retain their property if they please, and claim for an average loss; and they must make their option before they claim.

When Goods are damaged.

If the Goods be so much damaged; that their value is less than the freight, the Insurers are accountable as for a total loss.

Insurers liable for general average.

The Insurers are liable for *general average*, when the property is charged with contribution; and for *particular average*, when the property is damaged or part of it destroyed.

When damage is sustained by fault of the ship.

If the damage be sustained through the fault of the vessel, the Owners of the goods may have recourse, either against the Master or Insurers; and if the Insurers be charged, they stand in the place of the Owners, and have recourse against the Master.

No average allowed under five per cent.

In order to prevent the Insurers from being troubled with frivolous demands for *average*, it is generally stipulated, that none shall be charged under five ℘ *Cent.* or some other determined rate; and corn, flax, fruit, fish, and like perishable goods, are warranted free from average, unless general, or the vessel be stranded.

In case of Goods being damaged, the proportion of the sum insured for which the Underwriters are liable, is regulated by the proportion

* Goss against Withers, 2 Burrow, 683.

† Hamilton against Mendez, 2 Burrow, 1198.

of the prices which the *sound* and *damaged* Goods fetch at the Port of destination. The Prime cost of the Goods is not considered, nor the necessity of immediate sale, in consequence of damage; although the damaged Goods sell above prime cost, the Insurers are liable.

Fourthly. If a vessel be lost, and the crew saved, the loss is proved by the evidence of the crew. If a vessel be lost.

If damage be sustained, the extent is proved by an examination of the subject damaged at the vessel's arrival; and the cause by the evidence of the crew.

If the vessel be stranded, evidence must be taken at the place where stranded.

Documents of loss must be laid before the Underwriters with all convenient speed; and if these be sufficiently clear, the loss should be immediately settled. The Underwriters generally grant their *Notes* at a month or six weeks' date for their proportions. Documents must be laid before the Underwriters.

If a vessel be not heard of for a certain time, it is presumed lost, and the Underwriters are liable to pay the sums insured, the Property being abandoned to them in the event of the vessel's return. Six months are allowed for a voyage to any part of Europe, a year to America, and two years to the East Indies. If a vessel be not heard of, the Insurer is liable.

A vessel insured against the hazards of the sea, but not against the enemy, if never heard of, is presumed lost at sea.

Fifthly. In order that the manner of settling losses may be understood, we must explain what is meant by *Covering Property.* Manner of settling losses.

Although insurances for greater sums than the Insured had really at risk, be contrary to Law: Yet some latitude is allowed in this respect; for if the Owner were to insure no more than the net value of his Property, he would lose the *Premium*, and other *expenses.*

For Example: If he have Goods on board to the value of £100. and insure them @ 5 Guineas ℔ *Cent.* then if a *Total loss* happen, he recovers only £94. because 5 Guineas being applied to re-place the *Premium* and a half ℔ *Cent.* for Commission, and 5s. ℔ *Cent.* for Stamp Duty or Policy, there remains only; £94 but if the value on board be only £94. and the sum insured £100. he will be fully indemnified for the loss, and his property in that case is said to be *Covered.* An Example given.

In case of a *Total loss* if the sum insured be not greater than that which covers the property, the Insurers must pay it all. If greater, they pay what covers the Property, and return the *Premium* on the overplus. In case of a total loss.

* *Vide* the Author's Commercial Arithmetic, Case II. of MARINE INSURANCES.

The principle by which partial Losses are regulated.

Partial Losses are regulated by this principle, that whereas the Owner is not fully indemnified in case of a *Total loss* unless he covers his Property, therefore he should only be indemnified for a *Partial loss* in the same proportion; and if his Property be not fully insured, he is considered as Insurer himself for the part not covered, and must bear a suitable proportion of the loss. Therefore the value of the Property is proved, and the sum required to cover it computed. If that *Sum* be all insured, the Underwriters pay the whole damage; if only part be insured, they pay their share; which is computed by the following rule:—*As the Sum which covers the Property, is to the Sum insured; so is the whole damage, to the part for which the Insurers are liable.*

An example stated.

For Example: If the value of the Property be £2130. the sum insured £1500. Premium 10 Guineas ℔ *Cent.* Policy 5s. Commission ½ ℔ *Cent.* then the sum which should be Insured to cover the Property, is £2400. and if damage; be sustained to the extent of £1200. the Owners will recover £750.

A case of Insurance out and home.

If a voyage be Insured out and home, the Premium outward must be considered as part of the value on the homeward Property, and the sum necessary to cover it computed accordingly. For Example: To insure £188. out and home @ 5 Guineas ℔ *Cent.* each Voyage (besides Policy and Commission) we compute thus:

Mode of calculation.

As 94 : 100 : : 188 : £200. to be Insured outward, Premium on £200. outward @ 5 Guineas ℔ *Cent.* &c. £12.

If 94 : 100 : : 212 : £225. 10s. 7d. the sum to be Insured home; the Premium on which is £13. 10s. 7d. and if the vessel be lost on homeward Voyage, from the sum insured home, £225 10 7

Deduct Insurance out	£12 0 0	
Insurance home	13 10 7	
		£25 10 7
The Underwriters Pay		£200 0 0

When it is the interest of the Insured to exaggerate his property and to undervalue it.

It appears from these Rules, used in computing losses, that, in the case of *Total* loss, it is the interest of the Insurer to exaggerate the value of property; and in case of *Average* loss, to undervalue it.

Sect. VI. BILLS OF EXCHANGE.

Importance of Bills of Exchange.

Commercial States have experienced the utility of Bills of Exchange; and, in order to support their credit, have afforded every possible security and dispatch to the *Holders*, and established an uniform rule for deciding controversies which arise concerning them.

The *English Law* makes a distinction between Foreign and Inland Bills. The custom of Merchants, general or local, regulates the decision of all cases concerning the former.

The English Law with respect to Bills.

Acceptance is implied, if the *Drawee* enter the Bill in his book, or affix a number to it. Verbal acceptance, or promise of acceptance, under a condition which takes place, is binding. The *Drawee* cannot limit his acceptance by any restrictions. If he annex any condition, (for example, if he engage to pay at a longer time, or at a different place, from that mentioned in the Bill,) the acceptance is binding, in terms of the Bill, and the annexed condition is ineffectual.

What constitutes an acceptance.

An acceptance cannot be re-called, though the Acceptor repents before he has delivered back the Bill; and, in the case of a Bill left for acceptance, and lost, the Drawer, in the mean time, having proved insolvent, the *Drawee* was discerned to pay it, on the presumption that he had accepted it, and secreted it, in order to conceal his acceptance.

Acceptance cannot be recalled.

When a Bill is refused acceptance, the Holder should cause it to be protested for non-acceptance, and intimate the same to the Drawer, or Person from whom he received it. He may either return the Bill with protest, or he may keep it till due; and if then refused, protest it *again* for non-payment.

When a Bill is refused acceptance or payment.

If a foreign Bill be not protested on the last day of grace, the Holder loses all recourse against the Drawer and Indorser. When protested, he may recur on the Drawer or any Indorser, who are liable, *in solidum*, for the value, with damages. If an Indorser pays it, he has recourse on the Drawer and prior Indorsers, and the first Indorser on the Drawer only.

A Bill must be protested on the last day of grace.

A person who held the Bill on a blank indorsation, and transmitted it to another, without indorsing it, is liable as an Indorser, by the custom of Merchants, on proof of such possession.

When a Bill is not Indorsed.

If a Bill be due before it comes to hand, the Holder preserves recourse, if he protests it so soon as he receives it.

If a Bill be due before it comes to hand.

The Holder may lose his recourse against some of the other Parties, even after a regular protest, by an action, which marks his satisfaction in the credit of one; and, by implication, releases the others.

If several Persons, responsible to the Holder of a Bill of exchange, become Bankrupts, the Holder is entitled to draw a dividend from the effects of each, if these do not amount altogether to more than the sum due him.

When several persons are concerned in a Bill.

Although a Bill be forged, or the names of the Drawer or some of the Indorsers be imaginary, the Acceptor is obliged to pay it, and the Indorsers have the usual recourse against each other.

A forged Bill.

If acceptance or payment be refused by the *Drawee*, the Bill may be accepted or paid *supra protest*, by some other person, for the honour

When acceptance or pay-

ment is refused.

of the Drawer, or any Indorser, in case the Holder consent; and the Drawee may accept or pay it with that permission, for the honour of any Indorser. The Person who pays a Bill *supra protest*, has recourse against all the parties liable to the Holder.

The Drawer and Indorsers of a Bill how far answerable.

The Drawer and Indorsers of a Bill, regularly protested, are answerable, not only for the sum of the Bill, but for the charge of protesting it, interest, and re-exchange. The Holder being disappointed of the payment, may find it necessary to take up money, by drawing a Bill of Exchange on the Place from which he received it; and the charge occasioned thereby, is called *re-exchange*. It is due, by the customs of many Places, although no such Bill be actually drawn; and the extent is also determined by custom. *Ten ℔ Cent.* is allowed for re-exchange, on Bills from the West Indies.

When the acceptor and Holder die.

If the acceptor die, the Holder may protest the Bill at the place where he resided, to preserve recourse. But if the Holder die, the Bill cannot be protested; and the Acceptor is not bound to pay, till the representatives of the defunct have completed their right by letters of administration.

Inland Bills how regulated.

Inland Bills are not regarded by the common Law, nor regulated by the custom of Merchants. They were formerly of little authority, and derive their force from particular acts of parliament; the chief of which are, 9th and 10th William III. cap. 17; and 3rd and 4th Ann, cap. 9. The former appoints Inland Bills to be protested for non-payment; and such protest intimated within *fourteen* days, in order to subject the Drawer to damages; and requires the Drawer, if a Bill be lost, to grant a new one. The latter gives validity to Promissory Notes, and renders them indorsable; authorises the protesting of Inland Bills, for non-acceptance; and declares Bills, delivered in payment of Accounts, unless protested, full payment. By these statutes, Inland Bills are brought to stand nearly on the same footing as Foreign ones.

When a Bill is not within the statute and when it is.

If a Bill be appointed to be paid out of a precarious fund, *e. g.* from an officer's growing subsistence, it is not within the statue; but if the order for payment be absolute, it is not invalidated by a direction to place it to account of a particular fund. If payable against a day, which may never take place, it is no good Bill; for instance, at the arrival of a Ship; for the ship may never arrive. But a Bill, payable at the death of the Acceptor's Father, is a good Bill; for though the time be at present undetermined, that event must certainly take place.

A Bill on an insolvent person.

If a person gives a note on a Banker in payment, the Receiver is understood only to take it on condition of its being paid, unless the contrary be expressed; and he has recourse, in case of non-payment, if he demand it within a reasonable time. Even though he agreed to

take the note as absolute payment, if the granter knew that the person whom he drew it on was in an insolvent condition, he shall be answerable for it.

A Merchant is answerable for his Clerk or Servant, who has been in the use of receiving money for him. He is even answerable after he has left his service, if recently, and before the Payer knew that he had left it.

A Merchant is responsible for his Clerk.

In general, no extrinsic evidence can be admitted to invalidate a Bill which is good *ipsa facie*. But as this rule is intended for the security of onerous Holders, it will not avail where the Holder is a party to the fraud, or knew of it at the time of indorsement.

Evidence to invalidate a Bill.

The Laws of Scotland, in general, adopt the custom of Merchants with respect to Foreign Bills. The regulations concerning acceptance, protest for dishonour, and recourse, are the same as formerly mentioned. Inland Bills must be protested, in case of non-payment, before the expiration of the days of grace, and the dishonour intimated within fourteen Days, otherwise there is no recourse against the Drawer or Indorsers.*

Laws of Scotland with respect to Foreign Bills.

Bills are exempted from the legal Solemnities required to give validity to other deeds; and although executed without witnesses, they prove their own *date*, in questions with the Heir or Creditors of the Debtor.

Bills prove their own date.

Bills bear interest from the time of falling due against the Acceptor, though no *Protest* be taken.

Interest due on Bills from the time of falling due till paid.

Bills of Exchange are considered as bags of money; therefore they cannot be compensated by money paid on separate Receipts, or any other Debts due by a Holder; and the value cannot be arrested by the Creditors of a Holder in the Hands of the Acceptor. These rules are intended for the security of Commerce, by exempting Bills from latent objections; and therefore do not extend to set aside compensation and claims against the ultimate Holder, nor to secure any Holder that knew that Bill was liable to litigation, or who did not pay the full value for it. For the same reason, although Deeds, in favour of particular Creditors, by Persons who become Bankrupts within *Sixty Days*, are, in general, subject to reduction. Bills indorsed for *value received* cannot be questioned. It is otherwise, if the Bill be only granted in security of a former Debt, due to the ultimate Holder, or if the Indorser was a *notour* Bankrupt at the time of indorsation

Bills of Exchange cannot be compensated by money paid on separate receipts.

Bills which, *ex ipsa facie*, are mere donations, or which contain extrinsic stipulations, inconsistent with the nature of Bills, are not *valid*.

* By Act 12. Geo. III. cap. 72.

A Bill may be protested, notwithstanding the Acceptor's Death, for preserving recourse, but not for obtaining damages.

Laws of Scotland particularly favourable to Bills of Exchange.

The Laws of Scotland are particularly favourable to Bills of exchange, in regard to speedy execution.

Foreign Bills, protested for non-acceptance, or non-payment, may be registered in the Books of Council and Session, or other competent judicatures; and letters of *horning, on six day's charge*, and other summary execution, shall pass thereon, against the Drawer and Indorsers, if for non-acceptance, and against the Acceptor, if for non-payment.* The same privileges are extended to Inland Bills.†

Summary diligence.

Summary diligence is granted on accepted Bills against the Drawers and Indorsers, (unless where the indorsation is qualified without recourse) and is competent to any Indorser who pays the value, and produces a receipt for the same.‡

Summary execution is only granted for the sum of the Bill, with Interest from the date, if not accepted; otherwise from the time of falling due. Re-exchange and damages must be sued for by ordinary actions; but, in case of suspension they may be added to the charge.

When a Bill is refused acceptance.

The Drawer of a Bill which is refused acceptance, is instantly liable for the value; contrary to the custom of other Countries, where no demand against him is competent till the Bill falls due.

The time which a Bill is in force.

The time which a Bill remains in force as a proof of Debt and ground of Action, is now limited to six years from its falling due; but the Debt may be proved afterward by the Oath of the Debtor.

Promissary Notes.

Promissary Notes are allowed the same privileges, in respect to bearing Interest, transmission by Indorsement, summary Execution, and recourse, as Bills of Exchange.

Sect. VII. PARTNERSHIP.

Nature of Partnership.

Partnership is a contract among two or more persons, to carry on a certain Business, at their *joint expence*, and share the Gain or Loss which arises from it. Of this there are four kinds.

Occasional joint Trade.

I. Occasional joint Trade, when two or more Merchants agree to employ a certain sum in Trade, and divide the gain or loss so soon as the *Adventure* is brought to an issue. This kind of contract being generally private, the parties concerned are not liable for each other. If one of them purchase Goods on credit, the furnisher, who

* By Act 20. Par. 3. Charles II.
† By Act 36. Sess. 6. William.
By 12th Geo. III. cap. 72.

grants the credit through confidence in him alone, has no recourse, in case of his insolvency, against the other partners; they are only answerable for the share of the adventure, that belongs to the insolvent Partner.

If it be proposed to carry the *Adventure* further than originally agreed on, any Partner may withdraw his interest; and, if it cannot be separated from the others, may insist that the whole shall be brought to an issue.

II. Standing Companies, which are generally established by a written *Contract* between the Parties, where the Stock, the Firm, duration, the division of the gain or loss, and other circumstances, are inserted. When two or more Merchants in Company, assume some *denomination*, it is called their *Firm*, under which their business is conducted; and all Partners use it, in subscribing papers or accounts which relate to the Company. Standing companies

The powers of each Partner, are, in general, discretionary; but they ought not to act, in matters of importance, without consulting together, when there is an opportunity. No partner is liable to make good the loss arising from his judging wrong, in a case where he had authority to act. If he exceed his power, and the event prove unsuccessful, he must bear the loss; but, if it prove successful the gain belongs to the Company: Yet, if he acquaint the Company immediately of what he has done, they must either acqiesce therein, or leave him the chance of gain, as well as the risk of loss. Respecting the Partner's power.

All Debts contracted under the *Firm* of the Company, are binding on the whole Partners, though the money was borrowed by one of them, for his private use, without the consent of the rest. And, if a Partner exceeds his power, the others are nevertheless obliged to implement his engagements; though he is responsible to them for his conduct. Debts contracted on the firm of the company are binding on the Partners.

A Debt due to a Company is not cancelled by the private Debt of the Partners; and, when a Partner becomes insolvent, the Company is not bound for his Debts beyond the extent of his share. A Debt due to a Company.

The Debts of the Company are preferable, on the Company's effects, to the private Debts of the Partners. Debts of a Company.

Partnership is generally dissolved by the Death of a Partner; yet, when there are more Partners than two, it may, by agreement, subsist among the survivors. Sometimes, it is stipulated that, in case of the death of a Partner, his place should be supplied by his Son, or some other Partner condescended on. The *Contract* ought to specify the time and manner in which the surviving Partners shall reckon with the Executors of the deceased for his share of the Stock, and a reasonable time should be allowed for that purpose. Dissolution of a Partnership.

The companies outstanding effects.

When Partnership is dissolved, there are often outstanding Debts that cannot be recovered for a long time, and Effects that cannot easily be disposed of. The Partnership, though dissolved in other respects, still subsists for the management of their outstanding affairs, and the money arising from it, is divided among the Partners, or their Representatives, when it is recovered. But as this may protract the final settlement of the Company's affairs to a very inconvenient length; other methods are sometimes used to bring them to a conclusion: either in consequence of the original Contract, or by agreeement at the time of dissolution. Sometimes the Debts and Effects are sold by Auction; sometimes they are divided among the Partners; and, when there are two Partners, one divides them into shares, as equal as possible, and the other chooses either share he thinks best.

When the partners withdraw from the concern.

If a Partner withdraw, he continues responsible for Debts contracted by the Company, till it be publicly known that he hath done so. A deed of separation, registered at a Public Office, is sufficient presumption of such notoriety.

Companies when the Business is conducted by Officers

III. Companies, when the business is conducted by officers. There are many Companies of this kind in Britain, chiefly established for purpose which require a larger capital than private Merchants can command. The Laws, with respect to these Companies, are the same as the former, but the articles of their agreement usually very different. The capital is specified, and divided into a certain number of shares, whereof each Partner may hold one or more, but is generally restricted to a certain number. Any Partner may transfer his share; and the company must admit his assignee as a Partner. The Death of the Partners has no effect on the Company. No Partner can act personally in the affairs of the Company; but the execution of their business is entrusted to Officers, for whom they are responsible; and, when the Partners are numerous, the superintendance of the Officers is committed to Directors chosen annually, or at other appointed times by the Partners.

Companies incorporated by Authority.

IV. Companies incorporated by Authority. A Royal Charter is necessary to enable a Company to hold Lands, to have a common Seal, and enjoy the other privileges of a Corporation. A Charter is sometimes procured, in order to limit the risk of the Partners; for, in every private Company, the Partners are liable for the Debts, without limitation; in incorporated Societies, they are only liable for their shares in the Stock of the Society. The incorporation of Societies is sometimes authorised by Act of Parliament; but this high authority is not necessary, unless for conferring exclusive privileges.

Sect. VIII. BANKRUPTCY.

A Bankrupt must be a Merchant, or a general dealer. As that occupation is attended with greater hazard than any other, there is not the same presumption against the insolvent, as in another profession. Those who obtain their living by buying and selling; also Bankers, Brokers, and Agents, are capable of becoming Bankrupts; so are Smiths, Shoemakers, and other Tradesmen, who purchase materials, and sell the article into which they are manufactured. But those who exercise a handicraft occupation are not within the Statutes of Bankruptcy, such as Vintners, Schoolmasters, Farmers, Government-Contractors, &c.; because they only sell to those who resort to their houses, or on particular occasions. Buying or Selling must be open and general. Aliens or Foreigners, who carry on trade in this Country, may be Bankrupts, but no person may in consequence of his trading in another Country. If a Merchant has given over trade for several years, he may nevertheless be a Bankrupt in regard to the debts he contracted while in business, but not for any new ones, if new securities be granted.

Definition of a Bankrupt.

Who are liable to the Bankrupt Laws, and who are not.

The chief purpose of imprisonment is to compel a full surrender of the Debtor's Effects. Other objects may be to punish the negligence, extravagance, or imprudence, by which Bankruptcy is frequently occasioned; and to excite the punctuality and diligence of the Merchant, by the terror of the consequences of insolvency.

The purpose of Imprisonment

All these purposes may be attained in a sufficient degree, by imprisonment of a limited duration; yet the general Law of England is for perpetual imprisonment. If the Debtor be set at liberty, it is by the mercy of the Creditors, or by Laws whereof the efficacy is limited to particular times or persons. Debts are always binding on the conscience to the utmost of the Debtor's power, till extinguished by payment; Yet when an unfortunate Debtor has delivered all his Property into the hands of his Creditors, and has nothing left him but the fruits of his industry to subsist on, it would be hard that these should be constantly exposed to the rapacity of his Creditors; and as his efforts would be languid in so unfavourable a situation, the power of attaching them is generally of little benefit to the Creditors, though of great detriment to the Debtor and the Public. On these considerations, the Laws of some Nations have granted a full, or limited discharge from legal execution to the honest but unfortunate Debtor, on a full surrender of his Property.

Limited and perpetual Imprisonment.

Debts are always binding on the conscience till paid.

As to future Effects of a Debtor.

The requisites to make a Bankrupt both in regard to the qualification of the Person, and the act of bankruptcy committed, are strictly con-

Requisites to make a Bankrupt.

fined to the instances enumerated in the Acts of Parliament, and cannot be extended by implication*—All proceedings on Bankruptcy are carried on before the Court of Chancery. It is necessary, previous to the obtaining a Commission of Bankruptcy, that a Creditor for £.100 or upwards (and who is styled the Petitioning Creditor), shall make an Affidavit, that the Person against whom the Commission is intended to be obtained, is indebted to him in that Sum, and he must also enter into a Bond to the Lord Chancellor, conditioned for the due proving such person a Bankrupt within the true intent and meaning of the several Statutes in force concerning Bankrupts, and for establishing his debt, and the same are lodged at the Bankrupt-Office; a *docket* is then struck, and a Petition presented to the Lord Chancellor, upon which his Lordship immediately grants a Commission. The first business of the Commissioners nominated, is to qualify themselves before they can act. They then take the deposition or oath of the petitioning Creditor as to his debt; examine Witnesses as to the trading, and act or acts of Bankruptcy; and if such debt, trading, and act or acts of Bankruptcy, are fully proved to their satisfaction, they then declare such person to be a Bankrupt, and give notice in the *London Gazette*, appointing three Meetings of the Creditors of such Bankrupt. At one of these, Assignees are chosen by the majority of the Creditors who have proved their debts; and at the last meeting, at the farthest, the Bankrupt is required to surrender himself, to deliver up whatever he has in his power, and to answer all questions tending to the discovery of his Estate and Effects: he ought not, however, to be asked any questions which may lead him to accuse himself. If he does not surrender himself at such last Meeting before twelve o'clock at night, 'till which hour the Commissioners are obliged to wait for his surrender, he is proclaimed an Outlaw; but if he should afterwards appeal, and prove, to the satisfaction of the Commissioners, that he did not receive notice of his Commission until too late for him to appear, the Chancellor will, on Petition presented to him by the Bankrupt, reverse the Outlawry; and the Commissioners will then appoint a time for the Bankrupt to appear before them, and pass his Examination.

Steps necessary previous to obtaining a Commission of Bankruptcy.

Creditors must declare the Person to be a Bankrupt, and give notice in the Gazette.

At the third Meeting of the Creditors, at farthest, the Bankrupt to surrender himself

In case of the Bankrupt not receiving due notice.

The Effects surrendered become vested in the Assignees.

The Effects surrendered, become vested in the Assignees, and this extends to real, as well as personal Estates; it even extends to Estates tail, and contingent remainders, which the Bankrupt himself could have disposed of. When a Commission of Bankruptcy is taken out, it has a retrospect to the time at which the act of Bankruptcy took place. All conveyances of Property by the Bankrupt from that time,

* *Vide* Cook's Bankrupt Laws.

except for full value, and to Persons totally ignorant of the Bankruptcy, are null and void; and if any person knew of the Bankruptcy, and paid their debts to the Bankrupt, they must pay it again to the Assignees.

The Assignees should use every legal measure to recover the Bankrupt's Property, and make a dividend thereof to the Creditors. The dividend's Composition, is made equally on all Debts proved under the Bankruptcy though some were preferable against the Debtor.

The Assignees' duty.

If the Bankrupt withholds his Books, or conceals his Effects, with a design to defraud his Creditors, he is liable to be punished with death.

If the Bankrupt withholds his Books.

The discharge of the Debtor depends on his obtaining his *Certificate*, which is the voluntary act of his Creditors. The Certificate states, that the Bankrupt has acted fairly, and performed what the law requires of him; it must be signed by three-fourths of the Creditors, in number and value, who have proved their debts under the said Commission, and whose debts respectively amount to the sum of £.20 or upwards; and such Certificate must be accompanied by an affidavit of the person seeing such Certificate signed by the Creditors, and also an affidavit made by the Bankrupt, that his Certificate was obtained without fraud, and that he has conformed to the several Statutes in force concerning Bankrupts. Notice is given in the *Gazette*, and if no Creditor opposes the Certificate, it is signed and allowed by the Chancellor.

His discharge depends on obtaining a Certificate.

Must be signed by three-fourths of the Creditors.

Notice is given in the Gazette.

The Bankrupt, on obtaining his Certificate, is fully discharged from the debts he owed at the time of his Bankruptcy; but the Certificate is of no avail if he allows a fictitious claim against his Estate or Effects to pass undetected.

The Certificate fully discharges the Bankrupt.

The Law of Scotland, in regard to Bankrupts, is now reduced to nearly the same as that of England*. The description of Persons who are liable to sequestration as Bankrupts, comprehends Merchants, and Traders in gross, or by retail; Bankers, Brokers, Underwriters, Manufacturers, Artificers, and Mechanics. The acts which constitute Bankruptcy, besides those mentioned in England, are being under diligence by *horning*, attended with arrestment, or poinding with moveables, or adjudication of heritable Estates. Sequestration is granted upon application to the Court of Session, by Creditors, to the same extent as in England; or by the Debtor, with the concurrence of such Creditors. The Court usually fixes a meeting within three weeks, to appoint an *interim* Factor, and another Meeting within six weeks, to appoint a Trustee, in whom the whole Property or Estate of the Bankrupt, real and personal, is vested; and who is

The Scots law with regard to Bankrupts.

Sequestration granted by the Court of Session;

when an Interim Factor is usually appointed.

* The last Act of Parliament to this effect, is 33 Geo. III. Cap. 74.

authorised to dispose of the same for the common behoof of the Creditors, reserving such rights of preference on the real Estate, as subsisted before the Bankruptcy.

Two Meetings for examining the Bankrupt.

Two meetings are to be appointed for examining the Bankrupt, his Family, and others connected with his business; and, on the day following the last of these examinations, a meeting is to be held for instructing the Trustee, and for choosing three of the Creditors as Commissioners, for auditing his Accounts, and giving their advice and assistance; with whose concurrence, the Trustee may settle all doubtful claims, either by compromise or submission. Four-fifths of the Creditors in number and value, may direct the remaining Effects to be sold by public sale. With concurrence of the majority, the Court will grant the Bankrupt a protection, because his assistance may be needed.

Four-fifths of the Creditors may direct the Sale of his Effects.

By the Scots' law no person is obliged to find bail during an action, excepting he is going to leave the country.

By the Laws of Scotland no person can be imprisoned, or obliged to find bail, during the dependance of a civil action, unless the Creditor make oath before a Magistrate, that he has credible information of the Debtor's intention of leaving the country. His Effects, however, may be attached by arrestment in the hands of Debtors or Possessors; warrant for arrestment is granted by the Court before which the Action is raised.

Execution against his goods or person.

Execution after judgment may be obtained against his goods by poinding, and against his person by caption or act of warding; and the debts owing him may be recovered by process of forth-coming against his Debtors, founded on an arrestment laid in their hands. No diligence can be executed against a debtor's person or Effects, till after a charge of six days at least.

Respecting the preference of Creditors.

When several Creditors have arrested in the hands of the same Person, the arrestments were formerly preferable according to the priority of time, although there was not above three hours of difference. As this gave an unreasonable preference to those Creditors who had earlier notice of their Debtor's insolvency, and occasioned much expense and litigation, it is now enacted, that when an instrument or poinding is executed within thirty days before bankruptcy, or four months after, any other Creditors making claim within these four months, shall be entitled to an equal proportion of the subjects arrested or poinded.

The meaning of the term Bankrupt in the Scots law.

The term *Bankrupt* in the Scots law is not confined to men of a particular profession, but signifies any person whose insolvency appears by the circumstances formerly mentioned. All alienations to one Creditor in preference of another within *sixty* days of his Bankruptcy, and all alienations hurtful to prior Creditors, in favour of con-

junct and confident persons, or without a necessary or just price really paid, are subject to *reduction*.

The indulgences granted by the Laws of Scotland to unfortunate Debtors, are, liberation on a *cessio bonorum*, and on the act of grace. Indulgences granted by the Laws of Scotland.

By the former, a Prisoner may apply to the Court of Session for his discharge, on delivering all his Effects, on Inventory and oath, for the benefit of his Creditors. This is insisted on by way of action, to which all the Creditors are summoned at thirty days, and if no fraud appear, it is granted in course.

By the act of grace, a Prisoner may make oath before a Magistrate, that he has not wherewith to maintain himself; and the Magistrate must set him at liberty within ten days, on his delivering his Effects, unless the Creditors aliment him. The act of grace is not barred by former fraud; but it is not granted to Prisoners confined for fines, or damages *ex delecto*.

Execution against a Debtor's real Estate, is by inhibition or adjudication. Inhibition prevents the voluntary alienation of the Estate, or renders the person to whom it is alienated, liable for the debt; and it gives a preference to the claim of the Inhibitor in respect of debts contracted afterwards, and secured on the Estate. Adjudication intitles the Creditor to enter into possession of the Estate, and conveys to him the Property thereof, unless redeemed within ten years, judgment being obtained, on a declaration raised for that purpose.—Adjudications obtained within a year and a day of the first, are entitled to equal rank, and are preferable to those obtained afterwards. If it be proved that an Estate is Bankrupt, that is, that the debts affecting it exceed the value, it shall be sold by authority of the Court of Session, and the price divided among the Creditors; regard being had to the priority of their claims. Execution, is by inhibition, or Adjudication.

Sect. IX. MERCANTILE BOOKS.

The Books of a Merchant should contain an exact record, of all his Transactions: they should be arranged in such order, and adjusted with such precision, as to exhibit a satisfactory state of his Affairs, whenever consulted. What Merchants should exhibit.

When a Merchant deals extensively, it is not to be imagined, that he can spare time for keeping his own Books; but he cannot be sup- An extensive Merchant's Books.

posed to be intimately acquainted with the state of his Affairs, if he does not peruse them often. Regular Books, frequently examined, will contribute more to his prosperity in Trade, than great address and abilities, without them.

A Merchant should not over rate his effects.

A Merchant, at taking a Balance, should be careful not to overvalue his Effects, and therefore, when, a debt becomes bad, it should be either thrown out of the Books altogether, or distinguished in such a manner, that it may not mislead him in estimating the amount of his Property.

Bad or Doubtful debts.

If we chuse to throw it out entirely, charge *Profit and Loss, Dr. to the Bankrupt.* But if we follow that method, the debt must be entered in a separate Book, kept for that purpose, as there is always a chance, however small, that it may be in part recovered; should that happen, enter *Cash Dr. to Profit and Loss*, for the Sum received.

When bad debts are continued in the Books.

If we chuse to reserve the debt in the Books, open an Account under the title of *Bad Debts*, and charge that account, *Dr. to the Persons* whose debts we despair of recovering; this brings all the *Bad Debts* to the same *Account;* exhibits the amount of them at one view, and saves the trouble of transferring the particular Accounts from one Ledger to another. And although, it introduces the amount of these *Debts* as an article of your Stock or Effects, at the General *Balance*, no inconvenience follows, because the *title* by which they are distinguished, must lead you to make the proper estimate. If this method be followed, when a debt charged as bad, is recovered, enter *Cash Dr. to Bad Debts.* If any of these Debts become likely, through an alteration of circumstances, to be recovered, we may open the Debtor's Account anew, by charging *him Dr. to Bad Debts.*

Bad debts, distinguished by the title.

How to ascertain the real Profit arising from any business.

As in all Commercial Countries there is a fixed rate of Interest, the Merchant's gain should therefore only be estimated by the excess of his *Gross Profits* above the interest of his Net Capital. The latter may be obtained with little risk or trouble; the former alone, is the reward of his industry, and the compensation for his hazard. And if the profit of his Business be less than his Capital would have yielded at common Interest, he may properly account it as a losing *Concern.*

Interest must be computed.

It is easy to form a general estimation of his *Profits* in this sense, by deducting the interest of his Capital, from the gain which the Balance of his Books exhibit: but it is a matter of some difficulty to determine, the Gain or Loss on each branch of his Business, with allowance of interest for the money employed in it.

The Accountant will readily perceive, that, for this purpose, Interest must be computed in the several *Accounts of Goods and Adventures*, on which money has been advanced; and if this interest be deducted from the *Gross Gain*, or added to the *Loss*, the real success of each branch will be exhibited. The Book-keeper will understand how the Interest is computed, if he apprehend this leading idea; that property of Goods, in some sense, is not acquired, till paid for; and in some sense, not conveyed, till payment be received.

Accounts of Goods, and Adventures.

Thus, if we purchase Goods at long credit and sell them for *Cash* or on *short* credit, we shall have the money on our hands for some time, and as we may lend it out at interest, or employ it in other branches of our business during the interval, the advantage arising from, it should be added to the profits, or deducted from the loss, on the Account which yields it. But as Accountantship, and the method of conducting it, is the subject of the following Treatise, it is not necessary to say any thing further on this head.

An example to illustrate the mode of computing Interest.

Sect. X. ARBITRATION.

We shall conclude this Essay with some observations on the amicable way of terminating controversies, by referring them to the decisions of persons chosen by the Parties. This practice is common in Mercantile affairs; and Contracts of Copartnery and Policies generally contain a clause, binding the Parties to refer any controversy which may arise, to this method of decision.

Arbitrating differences common in mercantile affirs.

The Deed by which the Parties bind themselves to acquiesce in the decision, is called an *arbitration bond* in England, and a *submission* in Scotland. It should state the particular claims submitted, or may extend to all differences subsisting between the Parties; and it should limit the time of pronouncing sentence. The judges are chosen one or more by each Party, and are called *Arbiters* or *Arbitrators;* and are generally empowered in case their opinions differ, to choose an *Oversman* or *Umpire;* sometimes the Umpire is appointed by the Parties in the Deed of submission. Their sentence is called an *award* in England, and *decreet arbitral* in Scotland. It must be confined to the points referred to, and pronounced within the time limited; and, in case of mutual claims, must decide the differences on both sides, and it must be given in writing. When these requisites are observed, the decision, is liberally constructed, and cannot be set aside in England, except unduly obtained, or grossly partial, or illegal; nor in Scotland, except on proof of bribery or falsehood.

The deed called an arbitration bond, or submission

Requisites to render it valid.

Clauses in a bond, and in a submission

The arbitration *bond* in England, often contains a clause, that the *award* shall be made a rule in any Court of record; and the *submission* in Scotland frequently contains a clause of registration for the purpose of legal diligence. If these clauses be wanting, the decision may still be supported by an ordinary action. If it be necessary to compel the appearance of witnesses before arbitrators; the Courts will grant warrants for that purpose.

Introduction

ON

MERCHANTS' ACCOUNTS.

As an Introduction, we shall explain the method of *drawing* out Bills and Receipts, and such Accounts as usually occur in a Merchant's Counting-House; and that these may be more easily understood, we shall select them chiefly from the Transactions which compose Sets A, B, and C, in DOUBLE ENTRY. The forms of those Bills which are entered in the Bill-Books, have the Nos. annexed, that they may be easily referred to.

CHAP. I.

INLAND BILLS AND RECEIPTS.

Bills are distinguished into Drafts and Promissory Notes: The former contain an *Order*, and the latter a *Promise*, to pay a certain Sum of Money at an appointed time.

If a Bill be payable in the same Country in which it is drawn, it is called an *Inland Bill*. If payable in a different Country, it is a *Foreign Bill of Exchange*.

I. FORMS OF DRAFTS.

No. I.

£156 // 7 // 8. *Glasgow, 1st January,* 1817.

SIX *months after date, pay to our order, One hundred and fifty-six-pounds, seven shillings, and eightpence Sterling, value received.*

Mr. A. B.
Merchant, Glasgow.
Entered, No. 77. J. E.

JAMES FINLAY & Co.
Accepted, A. B.

Remarks.—In every Bill there are at least two Persons concerned, the *Drawer* and the *Accepter*. In the above Draft James Finlay & Co. are the Drawers, or Holders of the Bill, and A. B. is the Accepter, or the Person who pays the Bill when due. To the No. in the Accepter's Bill-book, (No. 77.) it is usual to annex the initials of the Clerk's name who entered it.

When the Term of a Bill is expressed in Months, Calendar Months are always understood. Thus, if a Bill be dated the 1st January, and made payable at *One Month* after date, the Term, or Month, expires on the 1st February; and if a Bill be dated the 29th, 30th, or 31st January, and payable one month after date, the Term expires on the last day of February in *common* years, or the 28th day, and in leap years the 29th.

No. II.

£126 // 14. *Glasgow, 1st January, 1817.*

SIX *months after date, pay to my order, One hundred and twenty-six pounds, fourteen shillings Sterling, value received.*

Messrs. Campbell, Dale, & Co. } A. B.
Glasgow. } CAMPBELL, DALE, & Co.

No. 177.

Remark.—In this Bill, A. B. is the Drawer, who before was the Accepter; C. D. and Co. are the Accepters. The former being a *Draft* on A. B., and the present *A. B's* draft on C. D. and Co.

No. III.

£236 // 18 // 6. *Glasgow, 25th January, 1817.*

FOUR *months after date, pay to my order in Glasgow, Two hundred and thirty-six pounds, eighteen shillings, and sixpence Sterling, value received.*

Messrs. Thomas Bissland & Co. } A. B.
Paisley. } THOMAS BISSLAND & Co.

No. 187. *Payable at Mr. And. Sibbald's.*

Remarks.—When Thomas Bissland and Co. purchased Goods for the above, it was agreed upon, that they were to accept a Bill payable in Glasgow; and therefore it is proper to say, "to my order in Glasgow," or, which is the same, "to my order here."—When the distance of the two Places is considerable, it is an advantage to A. B. to have Bills made *payable* in the Place where he resides, as otherwise he would have occasion to employ an Agent in other Places to negotiate his Bills.

In common cases, such as the above three Bills, where the Drawer makes the Bill payable to his order, before he can negotiate it, that is, pay it away to another person, he must act as Indorser, *by writing his name on the back of it*; for example, in the last Bill, when A. B. is to pay it to another person, he writes on the back of it, *Pay C. D., or order, A. B.*, which is called a *Special Indorsement*, and the person to whom it is made payable is the Indorsee; or he may pay it away, or receive payment of it when due, by indorsing it only with his name; this is called a *Blank Indorsement*. It may be transferable to any number of Persons, by the last Holder indorsing it in like manner. As a further illustration, we shall subjoin a few Examples of Bills on London.

No. IV.

£210 // 10. *Glasgow, 7th January, 1817.*

THREE *months after date, pay Mr. Peter Drinkwater, or order, Two hundred and ten pounds, ten shillings Sterling, value received.*

Messrs. Strange, Dashwood, & Co. } A. B.
Bankers, London. }

Entered, No. 177. (Set B.)

Remarks.—In this Draft, as in every one drawn in favour of another, there are three Persons concerned: A. B., the drawer; P. Drinkwater, the *payee*, or the Person to whom the Bill is made Payable, or, in other words, in whose favour it is drawn; and S. D. and Co. the *Drawees*, or the Persons on whom it is drawn.

The above is a Draft on a Banker in London. When a Bill is drawn, the Drawee is generally advised of it by a Letter from the Drawer, in which case the words "*as advised*," or "*℔ advice*," are inserted; but if no Advice is given, then the words "*without further advice*," are used. When

a Person draws on a Banker, or Person on whom he frequently draws, the Drafts should be *numbered*, which affords an additional check against fraud or forgery.

No. V.

£172 // 9//10. Due $\frac{7}{10}$ April. *Glasgow, 7th January,* 1817.

THREE *months after date, pay to my order in London, One hundred and seventy-two pounds, nine shillings, and ten pence Sterling, value received.*

Messrs. Rob. Wilson & Co. } A. B.
Manchester. } *Accepted, Rob. Wilson & Co.*

Entered, No. 179. *Payable at Messrs. Lefevre & Co. Bankers.*

Remarks.—The Term at which English Merchants accept Bills for Goods, purchased in this Market, is usually at three or four months, allowing the Account to run the rest of the credit. Their Bills are generally made payable in London, which is from *twenty-five to thirty days'* interest in favour of the drawer in Glasgow; as the Banks allow twenty-five, and Merchants about *thirty days* premium on London Bills, which have only from two to three months to run; but when the Banks are required to draw upon their London Correspondents, they charge from forty-five to fifty days premium.

Sometimes the Accepter accepts the Bill by using the above words, and writing them through the body of it with *red ink.*

The Time when a Bill falls due is generally marked as above, $\frac{7}{10}$ April; which means, that the term of the Bill expires on the 7th April, to which the three days allowed for *grace* must be added. Others avoid the fractional form, by saying due 10th April.

When a Bill falls due on Sunday, or any Holiday, it must be paid on Saturday, or day before. A Bill dated on a Sunday is not valid.

If a Bill be not payable at the place where the Accepter resides, and no particular house be mentioned in the Bill for payment, it is proper to add to his Acceptance the House at which he intends to pay it as above.

II. FORMS OF PROMISSORY NOTES.

No. I.

£264 // 0 // 9. *Glasgow, 11th January,* 1817.

FOUR *months after date, I promise pay to the order of Mr. A. B., at my house here, Two hundred and sixty-four pounds and nine pence Sterling, value received.*

No. 180. JOHN COCHRAN.

Remarks.—The phrase "at my House here," though often used in drawing Bills in Scotland, is superfluous; as it is always understood, that a Bill is payable at the Accepter's House, or Office, unless otherwise expressed.

It is a matter of indifference whether we say, "to the order of A. B.," or, "to A. B or order;" both expressions are often used, and are of the same import; but we think, the first of these is more elegant.

No. II.

£303 // 6 // 8. *Glasgow, 4th June,* 1817.

SIX *months after date, we promise to pay to the order of Messrs. Gordon, Barron, & Co. Three hundred and three Pounds, six shillings, and eight pence Sterling, value received.*

KIBBLE, FORSTER, & Co.

Remark.—The above Bill is not entered in the Bill-Book, it being a Bill received on account of the proprietors G. B. and Co.; A. B. acting only as Agent, not as Proprietor. For a further explanation of this entry, the Learner is referred to the Bills of Parcels.

No. III.

£250 // 4. *Glasgow, 5th July,* 1817.

Two *months after date, we, jointly and severally, promise to pay to the order of Mr. James Stewart, Two hundred and fifty pounds, four shillings Sterling, value received.*

JOHN MILLER.
WILLIAM YOUNG.

Remarks.—The above Bill, as also the Receipts which follow, have no connexion with the Sets from which the others are taken.

This is a joint-promissory Note. When two or more persons grant their Acceptance, attention should be paid to their promising jointly and severally; in which case, the *payee* may sue them jointly, or he may sue any of them; but, if they promise only jointly, and not jointly and severally, he can only sue them jointly.

If, instead of the words "or Order," the words "or Bearer" be written, it is unnecessary to indorse the Bill, if it be good; if one of these expressions be not written, the Possessor cannot negotiate it.

In Bills, and other obligations drawn in Scotland, and payable there, the word "*Sterling*," is usually written after the Sum, as otherwise *Scotch* money might be understood. In English Bills, where there is no other kind of money, that word is seldom, if ever used.

III. FORMS OF RECEIPTS.

A Receipt is a written Acknowledgment of having received a Sum of money, or a Bill, in the settlement of an account.

Glasgow, 14th August, 1817.—*Received of Mr. Walter Brown, Twelve pounds, twelve shillings Sterling, in part of his Account.* JAMES WATSON.

Received on 10th September, 1817, *from Mrs. Stewart, Five pounds in part of her Account of* £9 // 4//10, *for grocery articles.* JOHN SWANSTON & CO.

Borrowed from Messrs. William and Hugh Grieve, One hundred pounds Sterling, which I promise to repay on the 20th instant.
Glasgow, 10th September, 1817. PETER MUIR.

Or,

I owe Messrs. William and Hugh Grieve One hundred pounds, to be paid on the 20th instant. PETER MUIR.

FORMS OF ACKNOWLEDGMENTS IN SETTLING ACCOUNTS.

1817. Sept. 14. *Settled the above, ✠ stamp receipt.* Or, *By Cash in full.*
Oct. 10. *Received in part.* Or, *By Cash in part.*
Nov. 11. *By your Promissory Note, at four months.* Or, *By your Acceptance, at four months.*

CHAP. II.

FOREIGN BILLS OF EXCHANGE.

A Bill of Exchange is a written Order from one Person to another, requiring him to pay a certain Sum of money to a third Person, or to his order, and that either on demand, or at a specified time.

It is by means of Bills of Exchange, that money is usually remitted from one Country to another. There are generally four persons concerned in a Foreign Bill; two at the place where

the Bill is drawn, and two at the Place of payment. Thus, for instance, A. of Amsterdam owes to B. of London; and, instead of remitting the money in specie to B., he applies to C., residing at Amsterdam, to whom D. at London is indebted. A. pays the money to C., and receives from him a Bill addressed to D., to pay the amount to B., or to any other appointed by him, who sends it to his Correspondent B., with an order that the Money be paid to him by D.

But it often happens, that only three Persons are concerned; as, for example, A. residing at Amsterdam, and wishing to remit money to B. at London, and having C. owing him money in London, addresses his Bill to C., desiring him to pay the sum therein mentioned to B., or to his order.

The *Term* of a Bill varies according to the agreement of the Parties, or the custom of the Countries. Some Bills are drawn at Sight; others at a certain number of days after Sight, or after Date; and some at *Usance.*

Usance is the usual time at which Bills are drawn between certain Places, such as one, two, or three months after date; and double or half usances, means double or half of the usual time. If the Usance be one Month, fifteen days are allowed for half Usance.

Days of Grace, are a certain number of days granted after the term mentioned in the Bill is expired. These also vary according to the custom of the different Places. Bills at *sight,* however, must be paid when presented.

The Form and use of Bills of Exchange will appear from the following Examples:

No. I. AMSTERDAM ON LONDON.

£450. *Amsterdam, 17th February,* 1817.

AT USANCE, *pay this my first of exchange to Mr. Thomas Hopp, or order, Four hundred and fifty pounds, value received, as per advice.*

Mr. Francis Gibson, London. } EDWARD VANDERKEMPT.
Accepted, FRANCIS GIBSON.

Elucidation.—To explain the Business transacted by this Bill, it must be supposed, that T. Hopp, who resides at Amsterdam, has occasion to remit to London, and applies to E. Vanderkempt for a Bill on that Place. Vanderkempt agrees to supply him, and draws the Bill upon his Debtor, or Banker, F. Gibson, according to the above form. Hopp, on receiving the Bill, pays the value to Vanderkempt, and sends it to his Creditor; suppose John Holmes of London, first writing on the back of the Bill,

Pay Mr. John Holmes, or order,
THOMAS HOPP.

Which writing is called the Indorsation, or Indorsement. When Holmes receives this Bill, he applies to Gibson, and requires whether he be willing to bind himself to pay it when due. Gibson agrees to this, and writes at the foot of the Bill, *Accepted, Francis Gibson,* and delivers it back to Holmes, who may either keep it till due, and demand payment, or transfer the Property to another, by indorsing it again; and thus it may pass through any number of Persons, by successive Indorsements.

E. Vanderkempt is called the *Drawer* of the Bill; Tho. Hopp, the *Indorser*; John Holmes, the *Holder,* or *Possessor;* and Francis Gibson, the *Drawee,* or *Accepter.*

No II. LONDON ON AMSTERDAM.

4850 *Gnilders*, 16 *Stivers.* *London*, 9*th June*, 1817.

AT USANCE, *pay this my first of exchange to Mr. Edw. Vanderkempt, or order, Four thousand eight hundred and fifty guilders, sixteen stivers, value received, and place the same to account, as per advice.*

Mr. Thomas Hopp, Amsterdam. FRANCIS GIBSON.

Remark.—Bills of Exchange are mostly drawn in the Money of the Places where they are to be paid. If the *Sum* be expressed in the Money of the Place where it is drawn, the *Rate* of Exchange should be mentioned, or it may be drawn payable at the *Current Exchange*, which, in that case, is settled between the Parties, according to the *rate* which prevails when the Bill falls due.

No. III. PARIS ON LONDON.

3765 *Livres*, 15 *Sous*, *at* 25⅞*d.* *Paris*, 8*th April*, 1817.

TWO MONTHS *after sight, pay to the order of Messrs. Stirling, Hunter, and Co. Three thousand seven hundred and sixty-five livres, fifteen sous, Tournois exchange, at* 25⅞*d. per eco. for value received, as advised.*

Mr. John Parker, London. G. THURNEYSON & SONS.

No. IV. LONDON ON PARIS.

Exchange, 9600 *Livres Tournois.* *London*, 14*th July*, 1817.

AT DOUBLE USANCE, *pay this my first bill of exchange (second and third not paid) to Mr. Rob. Rainey, or order, Nine thousand six hundred livres, Tournois, value received, and place the same to account, as per advice.*

Mr. Jaques Larish, Paris. JAMES HILL & Co.

Remark.—As a security against accidents or delays, Merchants frequently make out three or four Bills at the same time, all of the same *Tenor* or *Date*, which are called a *Set of Exchange*. These are transmitted by different Ships, or Posts, and when one of them is paid, the others are of no force.

In drawing the second Bill, write, *My first and third not paid.* In the third Bill, *My first and second not paid.*

No. V. HAMBURGH ON LONDON.

£263//17*s.* *Hamburgh*, 10*th April*, 1817.

AT THREE MONTHS *after date, pay to the order of Messrs. Holford, Rucker, and Co. Two hundred and sixty-three pounds, seventeen shillings, value received, and charge the same to the account of*

Mr. John Noi Du Fay, London. MOSES REISS.

Entered, No. 219. *In case of need, apply to Messrs. Ellis and Co.*

Remark.—When Merchants draw Bills on a House which they suspect may not be inclined to come under more obligations, or in case of an accident happening with the *drawee*, such as a failure or disappointment, it is common to write, either at the foot of the Bill, or on a small piece of paper attached to it, *In case of need, apply to Messrs. Ellis and Co.*, their Correspondents at the Place of payment. This prevents the expense and loss of credit which arise from Bills being returned.

No. VI. NEW YORK ON LONDON.

£237 // 12s. *New York, 26th January,* 1817.

SIXTY DAYS *after sight, pay this my first of exchange (my second and third unpaid) to the order of Mr. A. B. Two hundred and thirty-seven pounds, twelve shillings sterling, value received, and place the same, with or without further advice, to the account of*

RICHARD CONDER.

Messrs. G. & R. Kennedy, London. } *Accepted, 22d Feb.* 1817, G. & R. KENNEDY.

Entered, No. 190. (Set B.)

Remark.—Bills from America and the East Indies are generally made payable at so many *days'* or *months'* sight, on account of the uncertainty of their coming to hand at any fixed time. When a Bill is drawn after *sight,* as the above, the Accepter marks the date of his acceptance, in order to fix the time of payment.

The incidents which Bills are subject to, after they are delivered by the Drawer, are *Indorsement, Acceptance, Payment, and Protest.*

I. *Indorsement* is commonly written across the paper on the back of the Bill, and against the end of the lines. It is not necessary to mention the Place and Date; but if a Bill, drawn in England, and also made payable there, be sent abroad in the course of business, an Indorsement dated from a Foreign Place has the effect to bring it under the regulations of Foreign Bills; whereas, if the indorsement be not dated, the Bill, after it is sent back to England, carries no evidence of having been abroad, and is considered as an Inland one. The Possessor of a Bill may indorse it *blank,* by writing only his signature on the back of it; and the Bill, in this situation, may pass through several hands, and the last Possessor may fill up the Indorsement in his own favour; but it is not safe to send Bills by Post, unless the indorsements be filled up.

II. The *Acceptance* is written at the foot of the Bill, as in the foregoing specimens. A Bill should be presented for acceptance as soon as it comes to hand; and if the person on whom it is drawn subscribes his Name, or even any other writing which does not imply a refusal, it is sufficient to bind him for the payment. If he hesitate with regard to acceptance, the possessor may mark the date when it is presented, in order to fix the time of payment. In London, bills are generally left at the house of the *drawee,* and called for next day.

III. *Payment* of a Bill should be made exactly when due. In order to know when a Bill becomes due, attention must be paid to *Usance* and days of grace in different countries. In Great Britain and Ireland three days of grace are allowed. The following Table shows the usance and days of grace, in Foreign Bills, with respect to London.

London on	*Usance.*	*Grace.*	*London on*	*Usance.*	*Grace.*
Amsterdam,	1 m. date,	6 days.	Naples,	3 m. date,	3 days.
Hamburgh,	1 m. date,	12 —	Genoa,	3 m. date,	30 —
Paris,	30 dys. date,	10 —	Venice,	3 m. date,	6 —
Madrid,	2 m. sight,	14 —	Lisbon,	30 d. date,	6 —
Leghorn,	3 m. date,	*no fixed No.*	Dublin,	*	3 —

* Bills drawn from London on Dublin are, generally, either at Twenty-one days' *sight,* or Thirty days' *date:* also at Thirty-one *days' sight,* Forty-five days' *date,* and Sixty days' *date.*

IV. *Protest*, is an indorsement, or writing, in favour of the Holder of a Bill which is not duly honoured. If a Bill be refused acceptance when presented, or payment when due, it must be protested. The Protest is taken by a *Notary-Public*, in presence of two Witnesses; containing a Copy of the Bill; a relation, that acceptance, or payment, has been demanded, and refused; and for what reason, if any be assigned; and a declaration, that all Parties shall be liable to the holder for the value, with all Costs. If the Holder neglect to protest the Bill *on the last day of grace*, he loses recourse against the *Drawer* and *Indorsers*, and can sue the Acceptor only for the payment. Foreign Bills should be returned, with protest, in course of Post. Inland Bills may be kept fourteen days, but no longer.

The Holder of a Bill, when he is to pay it away, indorses it, *by writing his Name on the back of it;* and every indorser is liable for the fate of the bill. The person to whom a bill is made payable, must be the first indorser. This transference may be continued through any number of persons; and in case the Bill, in the event, should prove bad, it generally retreats in the same way it advanced; at least, in the way of courtesy. The Holder, or last Indorser, demands Principal and Costs of the One who preceded him, from whom it is presumable he had the Bill, and so on to another, till it reaches the Drawer, who is finally accountable. In case of diffidence, however, the Holder may sue all the preceding Indorsers and Drawer together.—The fate of Bills, *No.* 190 *and* 201, *entered in Journal A., pages* 14 *and* 23, *will illustrate these observations.*

CHAP. III.

Bills of Parcels.

A Bill of Parcels is a Note of the Quantity and value of Goods sold, which is delivered to the Purchaser, by the Seller, along with the Goods.

Glasgow, 3d May, 1817.

Mr. William Arnot

Bought of A. B.

Mule twist,	No. 40.	5 bundles,	50 lbs.	at 6/6	£16 // 5 // 0		
	— 42.	9 ———	90 —	6/8	30 // 0 // 0		
	— 43.	10 ———	100 —	6/9	33 // 15 // 0		
	— 44.	8 ———	80 —	6/10	27 // 6 // 8		
		32	320 lbs.		£107 // 6 // 8		
		Discount 37½ ℘ Cent.			40 // 5 // 0		
						£67 // 1 // 8	
Ditto	— 62.	7 bundles,	35 lbs.	at 8/6	£14 // 17 // 6		
	— 68.	5 ———	25 —	9/1	11 // 7 // 1		
	— 70.	8 ———	40 —	9/4	18 // 13 // 4		
		20	100 lbs.		£44 // 17 // 11		
		Discount 42½ ℘ Cent.			19 // 1 // 7		
						25 // 16 // 4	
Bill at 6 months.							£92 // 18 // 0

Remarks.—When the Account is a Copy of Goods sold at the time, the expression is, *Bought of A. B.*, but if any part of the Account be for work done, or for goods sold at a former period, make it, *Dr. to A. B.*

When the Articles are sold at one time, the *Place* and *Date* is written at the top of the Account; if not, the different dates are placed in the margin.

When an Account is to be settled either by *Cash* or *Bill*, a receipt is granted at the foot, in which the manner of settling it is expressed. If a partial Payment be made, it is placed under the Account, and subtracted. If several partial payments be made, they are short-extended, and their sum subtracted.

In making out an Account of Goods formerly sold, it is sufficient to express only the date and sum of each Bill of Parcels; and refer, for particulars, to the Account which was sent with the Goods at the time of purchase.

By referring to the date of the above Bill of Parcels in the Day-Book, it will be seen, that the first quantity, 320 lb. is Yarn supposed to be sold on commission, and *guaranteed* by the owner of the books; in which case no distinction from his own yarn is necessary to be made in making out the Bill of parcels. The last 100 lb. is supposed to be his own yarn. An account of the above is made out in the following manner:

Mr. William Arnot — Glasgow, 1817.

To A. B. Dr.

May 3. To Cotton-Yarn, Bill a 6 m. as ℔ Account rendered, ... £92 // 18 // 0
June 5. By your Promissory Note, this date, at 6 months, ... 92 // 18 // 0

Remarks.—With propriety, the word *Dr.* should be annexed to the name of the purchaser (*i. e.* in the present instance Mr William Arnot, Dr.) but, out of courtesy, it is usual either to annex or prefix it to the Seller's name; and it is sometimes omitted altogether.

Messrs. Kibble, Forster, & Co. — Glasgow, 4th May, 1817.
Bill at 6 months. ..... BOUGHT of Gorden, Barron, & Co.
℔ A. B.

Cossaes, 200 Pieces, each 28 yards, 5600 yards at 1/1 ..... £303 // 6 // 8

Messrs. Kibble, Forster, & Co. — Glasgow, 18th June, 1817.
Bills at 6 months. — BOUGHT of A. B.
On Account of Marshall, Stewart, and Black.

7/8 Muslins,	60 Pieces,	each 28 yards,	1680 yards,	at 11d.	£77 // 0 // 0	
4/4 do.	50 ———	24 ———	1200 ———	1/1	65 // 0 // 0	
4/4 Cambrics,	100 ———	24 ———	2400 ———	1/4	160 // 0 // 0	
						£302 // 0 // 0

Remarks.—The two last Bills of Parcels are the forms generally used, when Goods are sold and not *guaranteed* by the Agent. By mentioning the name of the Proprietor, it shews the Purchasers, to whom they are accountable for the debt; when they grant their Acceptances, they make them payable to the Proprietors accordingly. *See* Bill received for the first of these Bills of Parcels, in the Chapter on Inland Bills.

But when Merchants abroad Consign any produce to this Country, as the several Charges for Duties, Freight, &c. paid by the agent here, are very considerable, it is usual for him to make out the bills of Parcels in his own name, although he should not guarantee the debt; accordingly the purchasers' bills are made payable to his order, and he is re-imbursed for the money advanced, with the least trouble. *This is done in set D.*

CHAP. IV.

INVOICES.

AN INVOICE, is an Account of Goods sent off generally by Sea, either in consequence of an Order from the Person to whom they are sent, and at his risk, or consigned to him for Sale at the risk of the Owner.

INVOICE *of* 430 *Barrels Flour, shipped by Richard Conder, on board the Sally, Kerr master, from New York to Greenock, by order, for Account, and risk of, and consigned to Mr. A. B. Glasgow.*

			Dollars.
A. B. Glasgow.	430 Barrels American Flour, at 5 Dol. 10 Cents.		2193 0
	Charges.		
	Entry, bond, and Bills of Lading,.....	7 dol. 50	
	Cooperage on the whole,.....	9——34	
	Cartage, wharfage, and other Charges,....	22——14	
	Commission on D. 2231.98, at 2½ ℔ Cent.	55——79	
			94. 77
	Exchange, at 4/6 ℔ Dollar, ...		2287. 77 is £514//15 // 0

New York, 10th March, 1817.

Errors Excepted, RICHARD CONDER.

Elucidation.—It will be observed from the above specimen, that the Title, or Preamble, contains the name of the Person who ships the Goods, the Master, Place of destination, and the name of the Person to whom they are sent, and at whose Risk. An account is next given of the quantity and value of the Goods, with the marks, if any, exhibited on the margin. The Charges at Shipping are added to the cost of the Goods; and if there is Commission due for Purchasing and Shipping the Goods, it is generally charged on this Sum.

If Insurance be effected by the Person who Ships the Goods, he charges a small allowance, generally ½ ℔ Cent. on the Sum insured. This sum, in order to cover the Premium and other Expences in case of Loss, is allowed to be something more than the Value at Risk.

Remarks.—1*st*, When an Agent or Shipper of Goods, charges what is called the *Long Price*, he either deducts the Drawback from the Sum of the Invoice, or gives his correspondent credit for the same when he receives it; but when he only charges the *Short Price*, he keeps the Debentures, or Drawbacks, to himself. When he receives a Certificate of the landing of the Goods at the destined Port, he is entitled to receive the drawback.

2*d*, It is common for an Agent, when he Purchases a Cargo on Commission, to transmit the several Shopkeepers and Tradesmen's *Bills of Parcels*, for his Employer's satisfaction; in which case it is sufficient to express the Sum of these in the Invoice, and refer for particulars to the Bills of Parcels.

3*d*, Merchants usually prefix the words, *Errors Excepted*, to their signature in every account which they subscribe, that they may have it in their power afterwards to *correct errors*, if any be discovered; and they prefix any farther limitation, or fuller explanation of the import of their Subscription, if the nature of the Business require it. The clause or clauses used for this purpose, is called the *Docket* of the Account.

4th, If it be intended, that the Account shall be absolutely settled, so as to exclude all revisal or alteration, this intention must be mentioned in express words in the Docket; for though the words *Errors Excepted* be wanting, it will be considered as an omission, and will not prevent the party injured by the Errors from correcting them, should any afterwards be discovered.

CHAP. V.

Account Sales.

An Account Sales, is an Account of Goods sold on Commission, and drawn out by the Agent to whom they were consigned, to be sent to his Employer. It contains the quantity and value of the goods sold, the charges attending the sales, the agent's commission, and the Net Proceeds.

Sale *of* 10 *Puncheons of Rum, Ex. Happy Return from Jamaica, on Account of J. & D. Kinsey, Esquires, there.*

1817. April 6.	Sold James Forbes & Co. Dublin, ℔ Bill at 4 *months*				
	K. No. 10..109 gals 15..111 gals.				
	11..112 16..112				
	12..114 17..113				
	13..110 18..113				
	14..112 ——				
	19..115 449				
	—— 672				
	672 ——				
	1121 gallons, at 3/6	196	3	7	
	Charges.				
	Freight on 1121 gallons, at 6d. ..... £28 // 0 // 6				
	Import Charges and delivery, 7/3 ℔ Pun..... 3//12 // 6				
	Cellar rent; ..... 1 // 5 // 0				
	Commission on £196 // 3 // 6 at 2½ ℔ Cent. .... 4//18 // 1				
		37	16	1	
	To J. & D. Kinsey, for Net Proceeds, due 9th August,	—	—	—	£158 // 7 // 5
	Errors and Bad Debts Excepted.				
	Glasgow, 1*st May*, 1817. Hamilton, Grahame, & Co.				

Elucidation.—In the above Account, we first specify the *quantity, price,* and *amount* of the *Goods* sold; next the various Charges incurred by the Sales. The Commission is charged on £196 // 3 // 6, the Gross amount of the Goods; and the difference between this Sum and £37//16 // 1, the amount of Charges, is the *net proceeds,* or what is due to the employer, or person who made the consignment.

Remarks.—1*st,* The form of making out an Account Sales is various. Some enter the Charges on the first or left-hand page; and the quantity, price, and value of the goods, on the second or right-hand page, in the manner of *Dr.* and *Cr.* as in Set D. The difference then of the two sides exhibits the net proceeds. Others rule the Account with a number of columns for the particulars. as the *date* of the sale, the *purchaser's name,* the *quantity,* and *quality,* the *price,* and the *value* of the Goods; but though the forms are different, all tend to the same object, that of ascertaining the *Net Proceeds.*

2*nd,* If the Goods be sold on Credit, and the Debts at the Risk of the Proprietor, the Agent, in rendering an Account-Sales, should be careful to insert the clause, *Bad Debts Excepted,* in the docket; otherwise in strictness, he becomes accountable for the same; but if the Agent takes the

risk of recovering the debts, and charges an *extra* Commission for doing so, or if the goods be sold for cash, that clause is not inserted.

3d, When an Agent *guarantees* the Debt, it is neither usual nor necessary for him to mention the names of the Purchasers, in the Account-Sales which he sends to his Correspondent; for in that case it is a matter of indifference to his Employer to whom the Goods are sold; besides, it unnecessarily lays open his Business to his Employer.

4th, The Duty of an Agent is to procure the best intelligence of the State of Trade at the Place where he resides; of the quantity and quality of Goods in the Market; their *present prices, and the probability of their rising or falling;* to pay exact obedience to the orders of his Employers; to consult their advantage in matters referred to his discretion; to execute their Business with all the dispatch that circumstances admit; to be early in his intelligence, distinct and correct in his Accounts, and punctual in his correspondence.

CHAP VI.

Accounts Current.

An Account Current contains the State of our Transactions with any Person, drawn out in a plain circumstantial manner, disposed in the form of *Dr.* and *Cr.* on opposite pages.

Dr. Mr. William Inglis, Jamaica, his Account Current with

1817.				
May 15.	To *Balance* ℔ Account rendered of this date,	182	//	//
June 29.	To Your Bill in favour J. Smith, due this date,	136	10	//
July 13.	To Goods ℔ the Hero, as ℔ Invoice, *due 16th Sept.*	275	15	//
Dec. 31.	To *Interest* due on the above Account,	5	19	//
		600	4	//

Dr. Interest.

1817.	£182 // 0 from this day to the 31st Dec. 230 days at 5 ℔ Cent.	5	14	8
May 15.	136//10 ——— ditto, 185 ———	3	9	2
June 29.	275//15 ——— ditto, 106 ———	4	//	1
Sept. 16.				
	Glasgow, 31*st Dec.* 1817.	13	3	11

Errors Excepted,

Charles Todd & Co.

Elucidation.—In the above method we compute the Interest, first on the Sums of the *Dr.* side, and then on those of the *Cr.*; reckoning the time from the day on which the Sums became due, to the time of settlement. We then subtract the Sum of the interest on the *Dr.* side from that of the *Cr.* side, and the difference, £5. 19s., is the Interest due to C. Todd & Co.

II. Method of computing the Interest.

May 15. To	£182 // 0	× 45 days	= 8190		
June 29. To	136//10			*Dr.* side,	£594 // 5 // 0
				Cr. ——	470 // 5 // 0
	318//10	× 6	= 1911		
July 5. By	198//10			Last Balance,	£124 // 0 // 0
	120 // 0	× 73	= 8760	May 16 days *to run.*	
Sept. 16. To	275//15			June 30	
				July 31	
	395//15	× 24	= 9498	Aug. 31	
Oct. 10. By	145//15			Sept 30	
				Oct. 31	
	250 // 0	× 39	= 9750	Nov. 30	
Nov. 18. By	126 // 0			Dec. 31	
Balance,	124 // 0	× 43	= 5332	230 days.	
		230 7030	43441		
	Interest due C. T. & Co.		£5 // 19		

It requires a knowledge of the principles of Book-keeping to understand fully the nature of an Account-Current. We have only to notice at present, that in making out this Account, all the particulars are set forth as expressed in the Journal, and *Subsidiary Books,* and instead of the collective term *Sundries,* every reference is supplied.

Charles Todd & Co. Glasgow. Cr.

1817.				
July 5.	By Cash paid us here by Finlay & Co.	198	10	0
——7.	By Net Proceeds of 12 Bales Cotton, *due* 10*th Oct.*	145	15	0
Aug. 15.	By Ditto 10 Pun. rum, ——18*th Nov.*	126	0	0
Dec. 31.	By *Balance* to your Debit in New Account,	129	19	0
		600	4	0

Account. Cr.

July 5.	£198//10 from this day to Dec. 31. 179 days, at 5 ℔ Cent.	4	17	4
Oct. 10.	145//15 ——— ditto, 82 ———	1	12	9
Nov. 18.	126 // 0 ——— ditto, 43 ———	0	14	10
Dec. 31.	*Balance* carried to Account-current,	5	19	0
		13	3	11

Elucidation of Method II.—Here the Sums on each side of the Account are introduced according to the order of their dates. The sums on the *Dr.* side are added to the former Balance, and those on the *Cr.* side subtracted.

Before we calculate the days, we try if £124., the *last* balance, be the same as the balance of the Account, which proves the *additions* and *subtractions;* and before multiplying by the days, we try if 230, the Sum of the column of days, be equal to the number of days that intervene from 15th May, the date on which the Account commences to bear interest, to 31st December, the day of settlement.

Remark.—As the multiplying the *odd* shillings and pence by the days, gives but a very small increase to the Interest, and as they are very troublesome in Accounts of this kind, it is reckoned sufficiently exact in practice to neglect the *shillings* when they are below 10, and if they are 10, or above, to *add one* to the Pounds. The other method, however, is here followed.

III. Method.

				Dr.	Cr.
1817. May 15.	To £182 // 0	for 230 days,	.....	41860	....
June 29.	To..136//10	—185—	.....	25252	....
Sept. 16.	To..275//15	—106—	.....	29230	....
July 5.	By £198//10	for 179 days,	.....	....	35531
Oct. 10.	By..145//15	—82—	.....	....	11952
Nov. 18.	By..126 // 0	—43—	.....	....	5418
				96342	52901
				52901	
			Balance of Interest	43441 =	£5//19 // 0

Elucidation.—Here we multiply the Sums by the respective number of days, reckoning the time as formerly, and extend the products of the *Dr.* side in one column, and those of the *Cr.* in the other. The difference, 43441, when divided by 7300, gives the Interest as before.

IV. Method.

		Balances.		*Days.*		*Product.*
May 15. To Balance,	£182 // 0	£182 // 0	×	45	=	8190
June 29. To Bill, ...	136//10	318//10	×	6	=	1911
July 5. By Cash, ..	198//10	120 // 0	×	73	=	8760
Sept. 16. To Goods, ..	275//15	395//15	×	24	=	9498
Oct. 10. By Cotton, ..	145//15	250 // 0	×	39	=	9750
Nov. 18. By Rum, ...	126 // 0	124 // 0	×	43	=	5332
				230	73.00	434.41
			Balance of Interest			£5//19

Elucidation.—In this method the Sums on the *Dr.* and *Cr.* sides of the Account are taken in the order of their dates as they fall due, and the *sum* or *difference* extended, on which Interest is to be calculated. If the *Balances* at the several dates be sometimes due to one Party and sometimes to the other, the products are extended in different columns.

Remarks. 1. Of these *four* methods of calculating Interests on Accounts-Current, we prefer the *second,* because it is more expeditious, and exhibits the *Balances* at the different dates. The *first* method is more tedious than the third, occasioned by interest being calculated on each product separately, which requires as many divisions as there are Sums in the Account. In the *third* method, the labour is greatly shortened by the interest being calculated only on the difference of the products, which reduces the whole to one division. The *fourth* method, is only the second method set down in a contracted form; and though it has the appearance of being concise, it burdens the memory in ascertaining the several *Balances,* and on that Account is more liable to error; besides, it does not afford such a Check on the last *Balance* as any of the other methods.

2. Men of Business, who follow the first method of computing Interest, generally use *Interest Tables:* the tediousness of the method, and the want of expertness in calculation, may require such helps; but we neither recommend to young People the above method of Computation, nor the assistance of Tables of any kind, (excepting Tables of Compound Interest and Annuities.) Those who have the resolution to reject Tables of Calculation, soon acquire a facility in Figuring, which seems almost incredible to those who have not made the experiment; and this facility will not be confined to the Calculation of Interest alone, but will extend itself to every other branch of Business.

We shall conclude this Introduction, with giving the Form of the following other Mercantile Precedents.

I. Receipt to Assignees for a Dividend.

Received this ——— day of ———, 1817, of Messrs. A. B. and C. D, Assignees of the Estate and Effects of E. F. of, &c. a Bankrupt, the sum of £———, being a dividend of———shillings in the pound on my debt of———, proved under the said commission.

£———.

II. Procuration, or Letter of Attorney.

Procuration of a Merchant to two of his Clerks, to transact and manage Commercial Concerns.

I hereby appoint my two Clerks C. D. and E. F. of, &c. to be my true and lawful Attornies, jointly, for me and in my name, to transact and manage all business; also to open all letters of correspondence, to sign and answer the same, and to draw, accept, indorse, and pay all Bills of Exchange or other promissory Notes; all monies to receive, acquittances for the same to give; also to draw and sign all orders and drafts for payment of money, as well on the Cashiers of the Bank of England as on Messsrs. G. H. and Co. of————, Bankers, or on any others persons or Bankers where I the said A. B. shall keep Cash; and further also to settle, balance, and arrange all Books and Accounts; and generally to do every act, matter, and thing, as the nature of the business of me the said A. B. may require.

III. Letter of Credit and Recommendation.

To Mr. John Griffiths, Lisbon.

Sir,

This will be delivered to you by Mr. William Johnson, who visits your City for the recovery of his health. I recommend him to your favour and good offices, and request you will furnish him with what money he has occasion for, on my account, to the extent of two thousand Milrees, and transmit me his Receipt for the same; and if you have not effects of mine in your hands, you may draw on me at Usance for the deficiency.

I am, Sir,

Your's, with much esteem,

A. B.

London,
Nov. 1817.

IV. Form of a Bill of Lading.

A Bill of Lading is a writing in which Masters of Ships acknowledge the receipt of Goods, and engage themselves to deliver the same at the destined place, in good condition.

There must be always three of these Bills made, viz. one to be sent by post to the Person to whom the Goods are addressed, one for the Master of the Ship, and another for the Merchant.

Shipped by the grace of God, in good order and well conditioned, by A. B. in and upon the good ship called the Isabella, whereof is master for this present voyage John Brown, and now riding at anchor in the river Thames, and bound for Hamburgh, to say, three Boxes printed Goods, being marked and numbered as in the margin, and are to be delivered in the like good order and well conditioned at the aforesaid port of Hamburgh, *(all and every the dangers and accidents of the Seas and Navigation, of whatever nature and kind soever excepted)* unto them or to their assigns, they paying the freight for the said Goods————, with primage and average accustomed. In witness whereof the Master or Purser of the said Ship hath affirmed to three Bills of Lading, all of this tenor and date; the one of which three Bills being accomplished, the other two to stand void. And so God send the good Ship to her desired port in safety. *Amen. Dated in London this 20th day of April,* 1817.

V. Forms of Protests of Bills of Exchange.

1. *Of an Inland Bill for Non-payment.*

On this 30th day of May, in the year of our Lord, one thousand eight hundred and seventeen, at the request of *Messrs. Hume and Coleman,* of this city of London, Merchants, and bearers of the original Bill of Exchange, whereof a true copy is on the other side written, I, James Mill, Notary Public, by Royal Authority duly admitted and sworn, went to the house of Mr. Richard Noble, on whom the said Bill is drawn, and there speaking with the said Richard Noble, I exhibited unto him the original Bill of Exchange, and demanded payment thereof, to which he answered, that the Bill would not be paid for want of effects. Therefore I the said Notary, at the request aforesaid, have protested, and by these presents do solemly protest, as well against the Drawers, Acceptor, and Indorsers of the said Bill of Exchange, as against all others whom it may concern, for all Costs, Charges, and Interest suffered, and to be suffered, for want of payment of said original Bill.—Thus done and protested in London aforesaid, in the presence of B. C. and D. E. witnesses.

Exchange-Alley,
Cornhill.

James Mill,
Notary Public.

2. *Of a Foreign Bill for Non-acceptance.*

[Make a true Copy of the Bill and Indorsements.]

On this ——— day of————, in the year———, at the request of Mr. A. B. of the City of London, merchant, and bearer of the original Bill of Exchange, whereof a true Copy is on the other side written, I, I. M. of the said city, Notary Public, by royal authority duly admitted and sworn, went to the house of Mr. C. D. on whom the said Bill is drawn; and there speaking with a clerk in the counting-house, I produced and exhibited unto him the said original Bill of Exchange, and demanded acceptance thereof, to which he answered, that *(the exact answer given)*; which answer not being satisfactory, I, the said Notary, at the request aforesaid, have protested, and by these presents do solemnly protest, as well against the drawer of the said Bill of Exchange as against all others whom it may or doth concern, for exchanges, re-exchanges, damages, costs, charges, and interests, suffered, or to be suffered for want of acceptance of the said Bill of Exchange. Thus done in the presence of E. F. and G. H. witnesses hereunto required.

A

TREATISE

ON

PRACTICAL BOOK-KEEPING.

PART I.

BOOK-KEEPING, BY SINGLE ENTRY.

BOOK-KEEPING is the Art of recording the Transactions in Trade, in such a manner as to exhibit a distinct view of the state of the Owner's Affairs.

The mode of Keeping Books varies according to the nature of the Business; but there are, properly speaking, only two methods, founded on distinct principles; namely, Book-keeping by *Single* and by *Double Entry*.

Single Entry is the most simple and concise Method, but it is imperfect, since it embraces but a part of the Accounts of a Concern. As the Ledger, when kept on this plan, contains only personal Accounts, it affords to the Owner only the knowledge of what Debts are due to him, and what he owes. This mode of keeping Books is best adapted to Retail Business, where the Sales are small and numerous. The two following Books are generally kept.

I. A DAY-BOOK, which may begin with a List of the Debts due to us, and of those we owe: Then, every Transaction by which new Debts are contracted, or former ones discharged, is entered, either in common language, or in the style of Dr. and Cr. The general rule for distinguishing Dr. and Cr. is the following:—

The Person who receives any Article is Dr., and the Person who gives any Article is Cr.

Thus, If a person purchase Goods on Credit, he is Dr. for the same; and when he pays them, he is Cr. In like manner, the person from whom we purchase Goods on Credit, is Cr. and when we pay him, he is Dr.

II. A LEDGER, which contains an Account for every person whom from we buy, or to whom we sell, on Credit. The Dr. and Cr. Columns are sometimes placed on opposite pages, but more frequently on the same Page. Each person is debited, or credited, according as he stands in the Day Book. When one article only is sold at a time, it is expressed, instead of saying, *To Goods*, to make as few references as possible to the Day Book. When more than one Article, the transaction is entered, *Sundries*.

In beginning a new Ledger, the several Balances in the former Ledger may be transferred at once into the new one, and not entered in the Day Book.

At taking Balance, we collect all the Debts owing us, and those we owe to others, and adding the Cash on Hand, and the value of the Goods unsold, taken by an Inventory, our net Stock will appear. This, compared with the former Balance, will shew the Gain or Loss on the Business.

In the specimens which follow, several Methods are given of keeping Accounts of a Retail Business, advancing from the easier to the more complete, or satisfactory, according to the nature and extent of the Business.

PRELIMINARY OBSERVATIONS ON SET A.

The first Specimen here given has only one Book, which is made to answer the double purpose of a Day Book and Ledger. A column is allotted for the Dr., and another for the Cr., on the same page. The inner column is for inserting the particulars of each Sale, or payment of Money, and the Amount of these Sums is carried to the outer column, to which it belongs.

When a Sum that has been owing, is received or paid, it is immediately placed to the proper personal Account. We then enter the Discount or Abatement allowed, and carry the Amount of these to its proper column. *Vide* Dalgleish and Frame, fol. 2

For an ordinary Business, in the Haberdashery, Woollen Drapery, or Grocery Line, this Method of keeping Accounts may answer very well.

To have as complete a check upon the Balance as Single Entry will admit, without rendering the plan complex with numerous columns, we have added each folio, and carried the Amount of the Drs. and Crs. in separate columns, at the end of the Balance. This will shew if the Balances be correctly taken, as the result of both must be the same.

The annexed Specimen of a Ready-Money and Retail Sales' Book, will be very useful to those who wish to know the Amount of the Sales daily, weekly, and monthly.

It is understood that the Amount of the Cash drawn *daily*, is entered in the evening, and so of the rest.

INDEX

TO THE FOLLOWING DAY BOOK, OR LEDGER.

	FOL.
Allan, Mrs.	4
Buchan, George	1
Brown, William	2
Balance	4
Crosby, Joseph	2
Campbell, James	3
Douglas, Lady	1
Dalgleish and Frame	2
Edwards, Joshua	4
Freeman, William	1
Gordon, Miss	2
Gillepsie, William, & Co.	3
Hamilton, David,	1
Laing, Mrs. James	1
Parker & Sewell	4
Rowan, John	3
Robertson, John	3
Stewart, Francis	1
Swanston, Joseph	2
Watson, Hugh, & Co.	3
White, Edward	4

		DAY BOOK, OR LEDGER.		Dr.			Cr.		
		GEORGE BUCHAN, Glasgow.							
1817									
Jan.	2	To 1 piece Irish Linen, 25 yards, @ 4/6	-	5	12	6			
Feb.	4	By Cash, in full, ...	-				5	12	6
		FRANCIS STEWART, Glasgow.							
Jan.	2	To 2½ yards Kerseymere, @ 10/6	1 // 6 // 3						
		¾ do. Toilonet, @ 5/6	0 // 4 // 1½						
				1	16	4			
Feb.	8	By Cash, in full, (abated 4d.).....	-				1	16	4
		MRS. JAMES LAING, Glasgow.							
Jan.	3	To 1 pair Black Stockings, silk, @ 15/.....	0 // 15 // 0						
		3 do. White do. @ 14/.....	2 // 2 // 0						
				2	17	//			
		Dr. Balance, £2 // 17.							
		WILLIAM FREEMAN, Glasgow.							
Jan.	3	To 2½ yards Superfine Cloth, drab, @ 20/6	2 // 11 // 3						
		3¾ do. do. blue, @ 24/.....	4 // 10 // 0						
				7	1	3			
		Dr. Balance, £7 // 1 // 3.							
		DAVID HAMILTON, Glasgow.							
Jan.	8	To 4 yards Fine Holland, @ 5/9	1 // 3 // 0						
		1½ do. Quilting, @ 11/.	0 // 16 // 6						
		1½ do. Toilonet, @ 5/6	0 // 8 // 3						
				2	7	9			
	30	By Cash, in full, (abated 9d.)	-				2	7	9
		LADY DOUGLAS.							
Jan.	9	To 2 large Silk Shawls, @ 60/.	6 // 0 // 0						
		3 do. Handkerchiefs, @ 5/6	0 // 16 // 6						
		1 Parasol, @ 31/6	1 // 11 // 6						
				8	8	//			
	25	By Cash, in full, ...	-				8	8	//
				27	16	10	17	18	7

		DAY BOOK, OR LEDGER.		Dr.			Cr.		
		JOSEPH CROSBY, London.							
1817									
Jan.	9	By an assortment of Haberdashery, *cash in one month*, amount per Invoice, ...					33	10	//
	28	To Cash paid William Bow, ℔ Receipt.....		8	13	//			
Feb.	13	To Cash remitted, Bill on Downe & Co. at 45 days,		24	17	//			
		MISS GORDON, Glasgow.							
Jan.	9	To 5 yards fine Velvet, @ 21/.	5 // 5 // 0						
		3 do. Satin, @ 15/6	2 // 6 // 6						
		10 do. Silk Lace, @ 14/.	7 // 0 // 0						
				14	11	6			
		Dr. Balance, £14 // 11 // 6							
		JOSEPH SWANSTON, Glasgow.							
Jan.	14	To 1⅞ yards superfine blue Cloth, @ 23/.	2 // 3 // 1½						
		2½ do. Woollen Cord, @ 10/.	1 // 5 // 0						
		2 do. Kerseymere, @ 10/6	1 // 1 // 0						
		¾ do. Quilting, @ 10/6.....	0 // 7 // 10½						
				4	17	//			
	27	By Cash, in full, ...					4	17	//
		DALGLEISH & FRAME, Glasgow.							
Jan.	15	By an Assortment of Prints, and Hankerchiefs, 5 ℔ Cent. for cash.....					27	5	9
Feb.	12	To Cash paid them in full, ...		25	18	//			
		Discount 5 ℔ Cent.		1	7	9			
		WILLIAM BROWN, Grangemouth.							
Jan.	17	To 7½ yards flowered Silk, @ 15/.....	5 // 12 // 6						
		23 do. blue Flannel, @ 18½d.	1 // 15 // 5½						
		12 do. red ditto, @ 21d.	1 // 1 // 0						
				8	8	11			
Feb.	4	By Cash, in part, ...					5	//	//
	7	To 6 pair Cotton Stockings, @ 4/.	1 // 4 // 0						
		6 do. Thread ditto, @ 4/9	1 // 8 // 6						
		7 do. kid Gloves, at 3/.	1 // 1 // 0						
		6 Hats, @ 8/. 10/6. 12/. 14/. 16/. and 17/.	3 // 17 // 6						
				7	11	//			
		Dr. Balance, £10 // 19 // 11							
				96	4	2	70	2	9

		DAY BOOK, OR LEDGER.		Dr.			Cr.		
		JOHN ROWAN, Glasgow.							
1817. Jan.	19	To 15 yards green Baize, @ 2/5	1//16//3						
		33 do. Shirting, @ 1/8	2//15//0						
			4//11//3						
		Received in part, ...	3//0//0						
		Dr. Balance, £1//11//3		1	11	3			
		HUGH WATSON & Co. Glasgow.							
Jan.	24	To 6 yards superfine blue Cloth, @ 20/	6//0//0						
		10 do. do. black do. @ 21/	10//10//0						
		8 do. do. drab do. @ 20/6	8//4//0						
		6 do. Sarcenet, @ 10/	3//0//0	27	14	//			
Feb.	15	By Bill on William Sime, 6th instant, at 3 months, due 9th May, ...	-				29	3	6
		To Cash paid them balance, ...	-	1	9	6			
		WILLIAM GILLESPIE & Co. Anderston.							
Jan.	24	By Cotton-printed Handkerchiefs assorted, per bill at three months, ℔ Invoice, ...	-				51	6	3
Feb.	14	To Bill dated 4th instant, at 3 months, due 7th May	50//16//0						
		Discount 1 ℔ Cent.	0//10//3	51	6	3			
		JOHN ROBERTSON, Edinburgh.							
Jan.	28	To 75 yards Russia Sheeting, @ 2/3	8//8//9						
		50 do. Serge @ 2/11	7//5//10						
		— Packing, ...	0//2//5	15	17	//			
Feb.	8	By 25 yards Russia Sheeting returned, @ 2/3	2//16//3						
		By Cash in full.....	12//14//0						
		Discount allowed	0//6//9				15	17	//
	16	To 1 doz. Chip Hats. @ 3/. 5/. 7/. 8/6, 10/6, 15/. 17/. 19/. 21/. 23/. 24/6, 26/.....	-	8	19	6			
		Dr. Balance, £8//19//6							
		JAMES CAMPBELL, Glasgow.							
Jan.	28	To 25 yards Dowlas, @ 1/6	1//17//6						
		30 do. Diaper, @ 1/4½	2//1//3	3	18	9			
Feb.	17	By Cash, in full, ...	-				3	18	9
				110	16	3	100	5	6

		DAY BOOK, OR LEDGER.		Dr.			Cr.		
		JOSHUA EDWARDS, London.							
1817.									
Jan.	29	By an Assortment Haberdashery, 3 months, and bill at 3 months, ℔ Invoice,					35	4	//
Feb.	8	By do. do.					17	19	6
	16	To Cash remitted, Carrick's draft on Moffat & Co. 50 days,		32	11	//			
		Discount, 7½ ℔ Cent. allowed for ditto and pence,		2	13	//			
		Cr. Balance, £17 // 9 // 6							
		MRS. ALLAN, Glasgow.							
Feb.	1	To 20 yards Lawn, @ 3/6	3//10 // 0						
		23 do. Gauze, @ 2/	2 // 6 // 0						
		6 pair women's Hose, @ 3/6	1 // 1 // 0	6	17	//			
	25	By Cash, in full,	-				6	17	//
		PARKER & SEWELL, London.							
Feb.	8	By an Assortment of Hats, ℔ Invoice,	41//15 // 0						
		To cash, in part,	21 // 0 // 0				20	15	//
		Cr. Balance, £20 // 15							
		EDWARD WHITE, Glasgow.							
Feb.	8	To 6 pair Cotton Stockings, @ 4/9	1 // 8 // 6						
		5 do. Thread ditto, @ 5/2	1 // 5//10	2	14	4			
	19	By cash in full, (abated 4d.)	-				2	14	4
				44	15	4	83	9	10
		BALANCE.							
Feb.	28	To Mrs. James Laing, Fol. 1	2//17 // 0						
		To William Freeman, 1	7 // 1 // 3						
		To Miss Gordon, 2	14//11 // 6						
		To William Brown, 2	10//19//11						
		To John Rowan, 3	1//11 // 3						
		To John Robertson, 3	8//19 // 6						
				46	//	5			
		To Cash in hand,		288	14	9			
		By William Gillespie & Co. *bill*, due 7th May, 3	50//16 // 0						
		By Joseph Edwards, (balance) 4	17//19 // 6						
		By Parker & Sewell, 4	20//15 // 0				89	10	6
		By money in hand at opening the Books,					300	//	//

READY MONEY AND RETAIL SALES BOOK.

1817.		Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Weekly.		
								£.	s.	d.
Jan.	2	0 // 0 // 0	0 // 0 // 0	2//14//10	0//16 // 0	0//14 // 5	2//18 // 7	7	3	10
	7	1//14 // 3	1 // 0 // 6	1 // 6 // 9	0 // 0 // 0	1//18 // 6	3//14 // 2	9	14	2
	15	0 // 0 // 0	0//13 // 9	0//16 // 7	1 // 2 // 4	0//11 // 6	1//19 // 7	5	3	9
	21	0 // 9 // 4	0 // 5 // 3	1//16 // 8	0 // 0 // 0	0//18 // 0	2//12 // 9	6	2	//
	28	0 // 0 // 0	0//11 // 6	2//12 // 0	0 // 0 // 0	0 // 0 // 0	0 // 0 // 0	3	3	6
								31	7	3
Feb.	1	0 // 0 // 0	0 // 0 // 0	0 // 0 // 0	0 // 0 // 0	1//14 // 1	2//12 // 4	4	6	5
	3	0 // 0 // 0	1 // 9 // 0	2 // 6 // 8	0//10 // 8	2 // 0 // 6	4 // 2 // 8	10	9	6
	13	0 // 0 // 0	0//15 // 4	3 // 7 // 0	2//18 // 5	5 // 1 // 2	3//19 // 3	16	1	2
	18	0//14 // 1	1 // 4 // 2	1//11 // 0	0 // 0 // 0	1 // 2 // 0	2//16 // 6	7	7	9
	24	0 // 0 // 0	0 // 7 // 6	1 // 9 // 5	0//14 // 1	0 // 0 // 0	0 // 0 // 0	2	11	//
								40	15	10

CHECK ON THE BALANCE.

	AMOUNTS. Dr.	AMOUNTS. Cr.	
1 Fol. Led.	27//16//10	17//18 // 7	
2.....	96 // 4 // 2	70//12 // 9	
3.....	110//16 // 3	100 // 5 // 6	
4.....	44//15 // 4	83 // 9//10	
	279//12 // 7	272 // 6 // 8	
Deduct for William Gillespie & Co's. bill due 7th May,..	50//16 // 0		
	228//16 // 7	300 // 0 // 0	Capital—
Add for Cash in hand,.....	288//14 // 9		
Add for Goods on hand (amount)	*		
	517//11 // 4	572 // 6 // 8	

* Here insert the value of the Goods on hand taken by an Inventory.

PRELIMINARY OBSERVATIONS ON SET B.

THIS Set is composed of the same materials as the former; and where the Business is more extensive than the other is supposed to be, we would recommend the use of two Books—a Day-Book and Ledger.

In the DAY-BOOK, we have allotted two columns, one for money received, and the other for money paid, which supersedes the necessity of keeping a Cash-Book. The Cash on hand may be checked at any time. It will be observed, that, for the sake of the Learner, every transaction which is not posted in the Ledger, is entered a little farther from the margin, as a distinction from the others. These are, Retail Sales, House Expences, Carriage of Goods, Goods bought for Cash, Repairs of the Shop, or Furniture.

Such Sales as happen to be paid within the course of the month, do not require to be entered in the Ledger. Of this kind are D. Hamilton, Lady Douglas, and the like. It is sufficient to mention the settlement at the foot of the Sale, and to carry the sum received into the cash column. We may mark in the folio designed for the Ledger a stroke or dash, thus — or 0, to shew that no account is opened in the Ledger, being already discharged. The Ledger is supposed not to be posted till the end of the month.

The sums received for the Retail Sales, and the items paid for incidental charges, are entered weekly for the first month, and monthly for the last. In the Ledger, we have so arranged the Accounts, as to have all the Crs. and Drs. following each other. When the business is extensive, this arrangement will be found very useful before a *Balance*, and we recommend it as preferable to the plan adopted by some *Shop-keepers*, of keeping two Ledgers, one for the Drs., called the *retail Ledger*, and the other for the Crs. called the *wholesale Ledger*.

To those who object to the labour of writing a regular Ledger, we have annexed a kind of Index, with columns for entering the *Drs.* and *Crs.* and for the folio of the Day-Book, from which every entry is taken. The two outer columns of *Dr.* and *Cr.* are reserved for recording the *Balances* owing at the time, when a general Balance is taken, and are not inserted till that time. The other columns shew how much is received and discharged monthly, and the amount is a sufficient check on the sums extended to the outer columns, the amount of which should be equal to the difference of the inner columns.

From the advantages which this Index, or kind of Ledger, has, and the ease with which it may be kept, it may be worth while to keep an Index in this form along with a Ledger. It affords such a check against any omission, or error, in posting the Ledger, as scarcely to admit the possibility of a mistake passing unobserved. But we think this Index may be sufficient in many cases to answer the purpose of a Ledger. It has the folio of the Day-Book from which the entry is taken, and as in almost every instance the Day-Book is referred to when an account of the articles is wanted, so the Ledger, in such cases, is of no more use than an Index in this form.

To those who object to the monthly columns for *Dr.* and *Cr.*, this book may be ruled with only one column for *Dr.* and another for *Cr.*, with the two folio columns of the Day-Book, the outer columns in both cases being the same. If this method be followed, it is evident that a larger space under each account will be necessary.

The *Balances* in this Ledger are supposed to be transferred to the new one, which is marked C, being the third letter in the alphabet.

DAY-BOOK

B.

Led Fol.	GLASGOW, 1st January, 1817.			Cash Received.			Cash Paid.		
	To Cash for amount in hand this day,		-	300	//	//			
	2.								
1	*George Buchan, Glasgow, Dr.*								
	To 25 yards Irish Linen, @ 4/6,		5//12 // 6						
1	*Francis Stuart, Glasgow, Dr.*								
	To 2½ yards Kerseymere, @ 10/6,	£1 // 6 // 3							
	¾ do. Toilonet, @ 5/6,	0 // 4 // 1½							
			1//10 // 4½						
	3.								
1	*Mrs. James Laing, Dr.*								
	To 1 pair black silk Stockings, @ 15/.	£0//15 // 0							
	3 ditto white ditto, @ 14/.	2 // 2 // 0							
			2//17 // 0						
2	*William Freeman, Glasgow, Dr.*								
	To 2½ yards Superfine Cloth, drab, @ 20/6,	£2//11 // 3							
	3¾ do. do. blue, @ 24/.	4//10 // 0							
			7 // 1 // 3						
	5.								
	Received for Retail Sales since the 1st, inst.		-	7	3	10			
	Paid for incidental charges,		-				//	10	4
	8.								
—	*David Hamilton, Dr.*								
	To 4 yards fine Holland, @ 5/9,	£1 // 3 // 0							
	1½ do. Quilting, @ 11/.	0//16 // 6							
	1½ do. Toilonet, @ 5/6,	0 // 8 // 3							
			2 // 7 // 9						
	30th, Received Payment, (abated 9d.)		-		7	//			
	9.								
—	*Lady Douglas, D.*								
	To 2 large silk Shawls, @ 60/.	£6 // 0 // 0							
	3 ditto. Handkerchiefs, @ 5/6,	0//16 // 6							
	1 Parasol @ 31/6,	1//11 // 6							
			8 // 8 // 0						
	25th, Received Cash in full,		-	8	8	//			
	9.								
1	*Joseph Crosby, London, Cr.*								
	By an assortment of Haberdashery, 1 month, amount ℔ invoice,		33//10 // 0						
2	*Miss Gordon, Dr.*								
	To 5 yards fine Velvet, @ 21/.	£5 // 5 // 0							
	3 do. Satin, @ 15/6,	2//16 // 6							
	10 do. silk lace, @ 14/.	7 // 0 // 0							
			14//11 // 6						
	Carried forward,		-	317	18	10	//	10	4

Led. Fol.	DAY-BOOK, 11th January, 1817.		Cash Received.			Cash Paid.		
	Brought forward,	-	317	18	10	//	10	4
	Paid John Anderson, in full, for Furniture,	-				11	3	//
	12.							
	Received for Retail Sales this week,	-	9	14	2			
	Paid for incidents.....ditto,	-				//	13	5
	14.							
2	*Joseph Swanston, Dr.*							
	To $1\frac{7}{8}$ yards superfine blue Cloth, @ 23/. £2 // 3 // $1\frac{1}{2}$							
	$2\frac{1}{2}$ do. woollen Cord, @10/..... 1 // 5 // 0							
	2 do. Kerseymere, @ 10/6 ..... 1 // 1 // 0							
	$\frac{3}{4}$ do. Quiltings, @ 10/6 ..... 0 // 7 // $10\frac{1}{2}$							
		4 // 17 // 0						
	27th, Received in full,	-	4	17	//			
	15.							
	Bought for Cash an assortment of Stockings ℔ Invoice,	-				21	5	//
1	*Dalgleish & Frame, Cr.*							
	By an assortment of Prints and Handkerchiefs 5 ℔ Cent, for Cash,	27 // 5 // 6						
	16.							
	Paid John Foggo for repairs to Shop,	-				2	14	//
	17.							
2	*William Brown, Grangemouth, Dr.*							
	To $7\frac{1}{2}$ yards flowered Silk @ 15/. ..... £5 // 12 // 6							
	23 do. blue Flannel, @ $18\frac{1}{2}d$. ..... 1 // 15 // $5\frac{1}{2}$							
	12 do. red do. @ 21*d*. ..... 1 // 1 // 0							
		8 // 8 // 11						
	Taken for House Expences,	-				6	10	//
	Received for Retail Sales this week,	-	5	3	9			
	Paid for incidents,	-				//	6	2
	19.							
2	*John Rowan, Dr.*							
	To 15 yards green Baise, @ 2/5..... £1 // 16 // 3							
	33 do. Sheeting, @ 1/8..... 2 // 15 // 0							
	..... 4 // 11 // 3							
	Received in part ..... 3 // 0 // 0							
		1 // 11 // 3	3	//	//			
	24.							
2	*Hugh Watson & Co. Dr.*							
	6 yards superfine blue Cloth, @ 20/... £6 // 0 // 0							
	10 do. do. black ditto, @ 21/.. 10 // 10 // 0							
	8 do. do. drab ditto, @ 20/6 ... 8 // 4 // 0							
	6 do. do. Sarcenet, @ 10/..... 3 // 0 // 0							
		27 // 14 // 0						
1	*William Gillespie & Co. Anderston, Cr.*							
	By Cotton Handkerchiefs assorted, ℔ Bill 3 months, ..	51 // 6 // 3						
	Paid Carriage of Goods from London,	-				1		4
	Paid M. Ogle, in full, for Stationary,	-				1		9
	Carried forward,	-	340	13	9	46	1	//

Led. Fol.	DAY-BOOK, 26th January, 1817.			Cash Received.			Cash Paid.		
	Brought forward,		-	340	13	9	46	1	//
	Received for Retail Sales this week,		-	6	2	//			
	Paid for Incidents ditto		-				//	4	//
	28.								
1	*Joseph Crosby, London, Dr.*								
	To Cash paid William Bow on his account, & receipt,		-				8	13	//
2	*John Robertson, Edinburgh, Dr.*								
	To 75 yards Russia Sheeting, @ 2/3,	£8 // 8 // 9							
	50 do. Serge, @ 2/11,	7 // 5 // 10							
	Packing,	0 // 2 // 5							
			15 // 17 // 0						
2	*James Campbell, Dr.*								
	To 25 yards Dowlas, @ 1/6,	£1 // 17 // 6							
	30 do. Diaper, @ 1/4½,	2 // 1 // 3							
			3 // 18 // 9						
	29.								
1	*Joshua Edwards, London, Cr.*								
	By an Assortment of Haberdashery, 3 months, and bill 3 months,		35 // 4 // 0						
	31.								
	Received for Retail Sales since the 26th,		-	3	3	6			
	Paid for Incidents do.		-				//	7	2
	By Balance of Cash in hand, carried to next month,		-				294	13	11
				349	19	3	349	19	3
	1st FEBRUARY.								
	To Balance of Cash in hand brought from last month,		-	294	13	11			
	Dr. Mrs. Allan.								
	To 20 yards Lawn, @ 3/6,	£3 // 10 // 0							
	23 do. Gause, @ 2/	2 // 6 // 0							
	6 pair Women's Hose, @ 3/6,	1 // 1 // 0							
			6 // 17 // 0						
	25th, Received Payment,		-	6	17	//			
	4.								
2	*Cr. William Brown.*								
	By Cash received in part,		-	5	//	//			
1	*Cr. George Buchan.*								
	By Cash received in full,		-	5	12	6			
	6.								
	Paid carriage of Goods from London,		-				1	2	9
	House Expences,		-				5	4	//
	8.								
1	*Cr. Parker & Sewell, London.*								
	By an Assortment of Hats, & Invoice,		41 // 15 // 0						
1	*Dr. Parker & Sewell.*								
	To Cash paid them in part,		-				21	//	//
	Carried forward,			312	3	5	27	6	9

Led. Fol.	DAY-BOOK, 8th February, 1817.					Cash Received.			Cash Paid.		
	Brought forward,					312	3	5	27	6	9
—	*Dr. Edward White.*										
	To 6 pair cotton Stockings, @ 4/9,	£1	8	6							
	5 do. thread do. @ 5/2,	1	5	10							
					2 14 4						
	19th, Received Payment, (abated 4d.)				-	2	14				
2	*Dr. William Brown.*										
	To 6 pair cotton Stockings, @ 4/.	£1	4	0							
	6 do. thread do. @ 4/9,	1	8	6							
	7 do. kid Gloves, @ 3/.	1	1	0							
	6 Hats, @ 8/. 10/6, 12/. 14/. 16/. 17/.	3	17	6							
					7 11 0						
1	*Cr. Francis Stewart.*										
	By Cash, in full, and abated 4½d.					1	10				
2	*Cr. John Robertson.*										
	By 25 yards Russia Sheeting, @ 2/3 returned,				2 16 3						
	Cash, in full, and abated 6/9				-	12	14				
1	*Cr. Joshua Edwards.*										
	By an Assortment of Haberdashery, 3 months, ℔ Invoice,				17 19 6						
	12.										
1	*Dr. Dalgleish & Frame.*										
	To Cash paid them in full, discount allowed,				1 7 9				25	18	
	13.										
1	*Dr. Joseph Crosby.*										
	To Cash, remitted draft on Downe & Co. 45 days,								24	17	
	14.										
1	*Dr. William Gillespie & Co.*										
	To Bill dated 4th instant, @ 3 months, due 7th May,	£50	16	0							
	Discount 1 ℔ Cent,	0	10	3							
					51 6 3						
	15.										
2	*Cr. Hugh Watson & Co.*										
	By their Draft on W. Sime, 6th instant, @ 3 months,				29 3 6						
2	*Dr. Hugh Watson & Co.*										
	To Cash paid them, balance of the above Bill								1	9	6
	16.										
2	*Dr. John Robertson.*										
	To 1 doz. chip Hats, @ 3/. 5/. 7/. 8/6, 10/6, 15/. 17/. 19/. 21/. 23/. 24/6, 26/				8 19 6						
1	*Dr. Joshua Edwards.*										
	To Cash remitted Carrick, on Moffat & Co. @ 50 days,	£32	11	0					32	11	
	Discount 7½ ℔ Cent. for do.	2	13	0							
					35 4 0						
	17.										
2	*Cr. James Campbell.*										
	By Cash, in full,				-	3	18	9			
	19.										
	Discounted Bill on Sime, due 7th May, and received,				-	28	17	5			
	Discount (77 days) £0 6 1.										
	28.										
	Received for Retail and Ready money Sales this month,				-	40	15	10			
	Paid for incidental Charges,				-				1	16	5
	By Balance for Cash in hand,				-				288	14	9
						402	13	5	402	13	5

1817		Dr. J. Crossby,					1817		London. Cr.				
Jan.	28	To Cash paid William Bow, ..	3	8	13	0	Jan.	9	By Haberdashery @ 1 month,	9	33	10	0
Feb.	13	To Cash, bill on Downe, ...	4	24	17	0							
				33	10	0							

		Dr. J. Edwards,							London. Cr.				
Feb.	16	To Cash, draft on Moffat, ..	4	32	11	0	Jan.	29	By Haberdashery, ...	3	35	4	6
		To Discount		2	13	0	Feb.	8	By ditto	4	17	19	0
	28	To Balance at new Ledger, ..	1	17	19	6							
				53	3	6					53	3	6

		Dr. Dalgleish & Frame,							Glasgow. Cr.				
Feb.	12	To Cash and Discount, ...	4	27	5	9	Jan.	15	By Prints and Handkerchiefs, ...	2	27	5	9

		Dr. W. Gillespie, & Co.							Anderston. Cr.				
Feb.	14	To Bill due 7th May, ...	4	50	16	0	Jan.	24	By Cotton Handkerchiefs, ..	2	51	6	3
		To Discount		0	10	3							
				51	6	3							

		Dr. Parker & Sewell,							London. Cr.				
Feb.	1	To Cash, in part, ...	3	21	0	0	Jan.	8	By Hats, ...	3	41	15	0
	28	To Balance at new Ledger, ..	1	20	15	0							
				41	15	0							

		Dr. George Buchan,							Glasgow. Cr.				
Jan.	2	To 25 yards Irish Linen @ 4/6	1	5	12	6	Feb.	1	By Cash, ...	3	5	12	6

		Dr. Francis Stewart,							Glasgow. Cr.				
Jan.	2	To Sundries, ...	1	1	10	4	Feb.	8	By Cash and odd Pence, ...	4	1	10	4

		Dr. Mrs. J. Laing,							Glasgow. Cr.				
Jan.	3	To 4 Pair Silk Stockings	1	2	17	0	Feb.	28	By Balance at new Ledger, ..	1	2	17	0

		Dr. W. Freeman,									Glasgow. Cr.				
1817 Jan.	3	To 6½ yards Superfine Cloth,	1	7	1	3	1817 Feb.	28	By Balance at new Ledger,	2	7	1	3
		Dr. Miss Gordon,							Glasgow. Cr.				
Jan.	9	To Sundries,	1	14	11	6	Feb.	28	By Balance at new Ledger,	2	14	11	6
		Dr. William Brown,							Grangemouth. Cr.				
Jan.	17	To Sundries,	2	8	8	11	Feb.	1	By Cash in part,	3	5	0	0
Feb.	8	To ditto,	4	7	11	0		28	By Balance at new Ledger,	2	10	19	11
				15	19	11					15	19	11
		Dr. John Rowan,							Glasgow. Cr.				
Jan.	19	To Sundries,	9	1	11	3	Feb.	28	By Balance at new Ledger,	2	1	11	3
		Dr. H. Watson & Co.							Glasgow. Cr.				
Jan.	24	To Sundries,	2	27	14	0	Feb.	15	By Bill on Sime, 9th May,	4	29	3	6
Feb.	15	To Cash paid balance,	4	1	9	6							
				29	3	6							
		Dr. J. Robertson,							Edinburgh. Cr.				
Jan.	28	To Sundries,	3	15	17	0	Feb.	8	By 25 yards of Sheeting retd.	4	2	16	3
Feb.	16	To 1 dozen Chip Hats,	4	8	19	6			By Cash and discount 6/9	4	13	0	9
								28	By Balance at new Ledger,	2	8	19	6
				24	16	6					24	16	6
		Dr. J. Campbell,							Glasgow. Cr.				
Jan.	28	To Sundries,	3	3	18	9	Feb.	17	By Cash,	4	3	18	9

BALANCE.

Dr.			Fol.				Cr.			Fol			
1817.							1817.						
Feb.	28	To Mrs. James Laing due me,	1	2	17	//	Feb.	28	By J. Edwards, due him, ...	1	17	19	6
		To William Freeman, ...	2	7	1	3			By Wm. Gillespie & Co. bill,		57	16	//
		To Miss Gordon, ...		14	11	6			By Parker & Sewell, ...		20	15	//
		To William Brown, ...		10	19	11			By money in hand at commencement, ☞ D. B. ..	1	300	//	//
		To John Rowan, ...		1	11	3							
		To John Robertson, ...		8	19	6							
		To Cash in hand, ☞ Day-Book, ...	4	288	14	9							
		To Goods on hand (here insert the amount on hand, if any)											
				334	15	2					389	10	6

AN INDEX,

Intended to supersede the Labour of Writing a regular Ledger.

		Pa. Day Bo.	January. Dr.	Pa.	Cr.	Pa.	February. Dr.	Pa.	Cr.	Balance 28th Feb. Dr.			Cr.		
B	George Buchan, ..	1	5//12 // 6	3	5//12//6										
	William Brown, ..	2	8 // 8//11			4	7//11//0	3	5 // 0 // 0	10	19	11			
C	Joseph Crosby, ..	3	8//13 // 0	1	33//10//0	4	24//17//0								
	James Campbell,..					3	3//18//9	4	3//18 // 9						
D	Dalgleish & Frame,			2	27 // 5//9	4	27 // 5//9								
E	Joshua Edwards,..			3	35 // 4//0	4	35 // 4//0	4	17//19 // 6				17	19	6
F	William Freeman,	1	7 // 1 // 3							7	1	3			
G	Miss Gordon, ...	1	14//11 // 6							14	11	6			
	W. Gillespie & Co.			2	51 // 6//3	4	51 // 6//3		Bill due 7th May.				50	16	//
L	Mrs. James Laing,	1	2//17 // 0							2	17	//			
P	Parker & Sewell,..	3	21 // 0 // 0	3	41//15//0								20	15	//
R	John Rowan, ...	2	4//11 // 3	2	3 // 0//0					1	11	3			
	John Robertson, ..	3	15//17 // 0			4	8//19//6	4	15//17 // 0	8	19	6			
S	Francis Stewart, ..	1	1//10 // 4½					4	1//10 // 4½						
W	Hugh Watson & Co.	2	27//14 // 0			4	1 // 9//6	4	29 // 3 // 6						
			117//16 // 9½		197//13//6		160//11//9		73 // 9 // 1½	46	0	5	89	10	6
	Cash,	1	317//18//10	1	0//10//4	3	17 // 9//6	3	27 // 6 // 9	288	14	9			
		2	22//14//11	2	45//10//8	4	90//10//0	4	86//11//11						
		3	9 // 5 // 6	3	9 // 4//4										
	Goods on hand (here insert the amount,)														
	Money in hand at opening the Books, ...												300	//	//
										334	15	2	389	10	6

PRELIMINARY OBSERVATIONS ON SET C.

Day-Book. Every transaction to be posted into the Ledger, is entered in this Book. The particulars of the Purchases and Sales are not inserted, as the writing of them would take up time without answering any good purpose here, and because these are given in the following Set, which is formed from the same materials. We do not approve of copying the particulars of the Purchases, because, when any reference is necessary to any Invoice, the original one should be consulted.

It will be found very useful to have the Day-Book arranged with columns, for entering the Goods bought and sold. Other columns may be added, as the nature of the Business may require; such as a column for Money-sales, and Sales on Credit; and when these are added at the end of each month, they will shew what proportion the Sales bear to the Purchases; which last may be diminished or extended according to circumstances.

The entries of Goods returned, and of those where allowance has been given for short measure, require a second entry in the Ledger, as that book is supposed in this set to be posted daily. But in Set D these second entries are avoided, because the Ledger is posted only monthly, and therefore these circumstances can be known and rectified before they be posted into the Ledger.

In this Set and the last we have given two methods of expressing the entries in the Day-Book, and the merchant may choose that one which he thinks best; but certainly the method which expresses Dr. or Cr. first, as given in the last month in Set B, is preferable, as at first view it points out to what side of the Ledger the account is to be posted.

Ledger. In this book we have given no reference-column for the Day-Book. Instead of saying, as in Ledger D., *To* or *By Cash*, when an account is settled on which discount is allowed, we have said, *Cash and Discount*. In Ledger D. only *Cash* is mentioned, as the latter is posted from the Cash-Book, and the former is not.

DAY-BOOK

C.

Led. Fol	GLASGOW, March 2d, 1817.		Goods Bought.			Goods Sold.		
1	*James and Hugh Evans, Manchester, Cr.* For Assortment of Corduroys purchased, ℔ bill @ 2 mos.		71	9	5			
1	*William Ainsworth, Manchester, Cr.* For amount of 9 pieces Dimity, Cash in 1 month, ...		32	7	//			
1	*John and Daniel Beckford, Manchester, Cr.* For amount of Goods purchased, present bill at 30 days,		38	13	3			
	6.							
	Bought for Cash, Goods assorted, amount entered in C. B.		25	5	//			
1	*Thomas Kendal, Manchester, Cr.* For amount of Goods purchased, Cash in 1 month, ...		29	//	//			
	8.							
1	*Muir and Gray, Glasgow, Cr.* For an assortment of Corduroys purchased, ℔ bills @ 1 and 2 months, ...		95	1	8			
	9.							
1	*Palmer and Smith, Glasgow, Cr.* For 5 pieces Cambric and 22 pieces Calico, ℔ bill @ 3 mos.		48	12	6			
	18.							
1	*James Tait, Kilsyth, Dr.* To Goods sold him @ 3 months, ...					30	17	9
1	*John and Daniel Beckford, Dr.* To my acceptance of their Draft in favour J. Smith, and Co. 2d inst., @ 30 days, ...	38//13//3						
2	*William Taylor, Dr.* To 5 pieces Calico sold him, ...					6	12	8
	19.							
	Murray and Steven, Glasgow, Dr. To Goods sold ℔ bill @ 3 months, ...					26	10	6
2	*Alexander Adams, Falkirk, Dr.* To 12 pieces Calico, 336 yards, @ 1/6½, bill @ 2 mos.					25	18	//
	20.							
2	*James Walker, Glasgow, Dr.* To Goods sold @ 3 months, ...					19	4	9
	Sold for Cash, 26½ yards mixed Cord, @ 3/7.	4//14//11½						
	Discount 2½ ℔ Cent.....	0 // 2 // 5½				4	12	6
	Entered C. B.							
	Carried forward,		340	8	10	113	16	2

Led. Fol.	DAY-BOOK, March 22d, 1817.		Goods Bought.			Goods Sold.		
	Brought forward,		340	8	10	113	16	2
2	*Andrew Dalgleish, Falkirk, Dr.*							
	To Goods sold @ 2 months, ...					8	17	4
1	*Thomas Kendal, Dr.*							
	To 2 pieces Dimity, 118 yards, @ 18¼d, returned being damaged, packing 6d.					9	//	//
	23.							
2	*John Jervey, Glasgow, Dr,*							
	To 3 pieces Calico, 84 yards, @ 1/6½., sold him, ...					6	9	6
2	*Alexander Adams, Cr.*							
	By his Acceptance dated 19th March, @ 2 months, ..	25//18 // 0						
	25.							
1	*Thomas Kendal, Dr.*							
	To Cash, remitted him More's draft on Downe @ 45 days,	20 // 0 // 0						
	26.							
2	*Thomas Balfour, Stirling, Dr.*							
	To Goods sold @ 3 months, ...					14	8	9
2	*Muir and Gray, Dr.*							
	To my Acceptance of their Draft dated 8th inst., @ 1 month, ...	£47//11 // 0						
	Ditto @ 2 months,....	47//10 // 8						
		95 // 1 // 8						
2	*James Douglas, Stirling, Dr.*							
	To Goods sold @ 2½ ℔ Cent. for Cash, ...					11	6	//
1	*William Taylor, Cr.*							
	By Cash in part received of him, ...	5 // 0 // 0						
	28							
2	*Andrew Dalgleish, Dr.*							
	To Goods sold @ 2 months, ...					21	16	6
	29.							
2	*Andrew Dalgleish, Cr.*							
	By his Bill on Gow, dated 12th February, @ 4 months,	28 // 5 // 0						
			340	8	10	185	14	3

Led. Fol.	DAY-BOOK, April 3d, 1817.		Goods Bought.			Goods Sold.		
1	*William Ainsworth, Dr.*							
	To Cash remitted More's draft on Downe & Co. 45 days, ... £31//11 // 0							
	Discount 2½ ℘ Cent. allowed ..... 0//16 // 0	32 // 7 // 0						
	4.							
2	*M'Lay & Harvey, Glasgow, Cr.*							
	For Goods bought at 3 months, ...		5	11	2			
2	*James Walker, Dr.*							
	To Goods sold at 3 months, ...					3	15	10
3	*Thomas Hay, Glasgow, Dr.*							
	To 3 pieces white Calico, ...					3	19	6
3	*David Stirling, Greenock, Dr.*							
	To Goods sold @ 2½ ℘ Cent. for Cash or 3 months,..					11	10	5
	6.							
1	*James Tait, Dr.*							
	To 24⅞ yards worsted Cord at 3 months, ...					6	16	7
2	*Andrew Dalgleish, Cr.*							
	By 1 piece 12 yards Cambric @ 3/. returned being too thin,		1	16	//			
	Taken for my own use,							
	4⅞ yards fancy Cord,							
1	*Palmer & Smith, Dr.*							
	To my Promissory Note, 4th inst. at 3 months, ...	48//12 // 6						
	8.							
2	*James Douglas, Cr.*							
	By Cash received in full, ... £11 // 0 // 6							
	Discount 2½ ℘ Cent..... 0 // 5 // 6	11 // 6 // 0						
3	*William Lyle, Greenock, Dr.*							
	To Goods sold at 2 months,.....					10	3	//
2	*Murray & Steven, Cr.*							
	By their Promissory Note, 4th inst. at 3 months, ...	26//10 // 6						
	9.							
2	*John Jervey, Cr.*							
	By Cash received in full, ...	6 // 9 // 6						
	11.							
2	*Alexander Adams, Dr.*							
	To 18 yards printed Quilting, @ 4/8, at 2 months ..					4	4	//
	12.							
	Sold for Cash,							
	2 pieces Calico, 56 yards, @ 18½d.....	4 // 6 // 4						
	Discount for Cash, ...	0 // 1 // 4						
						4	5	//
	Entered C. B.							
	Carried forward,.....		7	7	2	44	14	4

Led. Fol.	DAY-BOOK, April 12th, 1817.		Goods Bought.			Goods Sold.		
	Brought forward, ...		7	7	2	44	14	4
2	*James Walker, Cr.* By his acceptance of my Draft 8th inst., at 3 months,	23 // 0 // 7						
3	*James Cochran, Paisley, Dr.* To Goods sold at 3 months, ...					9	9	0
	15.							
3	*John Ramsay, Ayr, Dr.* To Goods sold at 2 months, ...					9	1	10
3	*George Bonnar, Leith, Dr.* To Goods sold @ 2½ ℔ Cent. discount for Cash					19	4	9
	17.							
3	*William Hamilton, Kilmarnock, Dr.* To 85½ yards Cord, at 2 months, ...					13	//	1
	Sold for Cash, 1 piece Calico, 28 yards, @ 20d..... *Entered C. B.*					2	6	8
	18.							
3	*James Cochran, Cr.* By 1 piece Calico returned, 28 yards, @ 18½d.....		2	3	2			
3	*David Stirling, Cr.* By Cash in full,..... £11 // 4 // 8 Discount allowed him, ... 0 // 5 // 9	11 // 10 // 5						
3	*Thomas Hay, Cr.* By Cash in full, ... £3 // 18 // 0 Discount,..... 0 // 1 // 6	3 // 19 // 6						
	20.							
3	*David Ferguson, Glasgow, Dr.* To Goods 2 months, or 2½ ℔ Cent. for Cash, ...					14	18	//
1	*John & Hugh Evans, Dr.* To my Acceptance of their Draft in favour W. Bell & Co. 17th instant, at 2 months, ...	29 // 13 // 0						
	25.							
4	*Hugh Gow, Glasgow, Dr.* To Goods @ 2½ ℔ Cent. for Cash, ...					12	9	1
	26.							
3	*William Lyle, Cr.* By Cash in full, ... £9 // 18 // 0 Discount allowed, ... 0 // 5 // 0	10 // 3 // 0						
2	*M'Lay & Harvey, Dr.* To Cash paid them in full,..... £5 // 8 // 5 Discount,..... 0 // 2 // 9	5 // 11 // 2						
3	*William Lyle, Dr.* To Goods sold at 2 months, ...					6	2	4
	29.							
1	*William Taylor, Cr.* By Cash, received balance of Account, abated 8d.....	1 // 12 // 8						
			9	10	4	131	6	1

CASH-BOOK.

THE following is a Specimen of a Cash-Book, in which the Cash received and paid, the Bills received and discounted, are shewn, with the Balances of each monthly.

Although it may be seen, from the Plan of the Day-Book, that a Cash-Book is not necessary for the Ledger, yet we have given the following Specimen of one, adapted to a Business similar to the present, where Bill Transactions do not frequently occur.

If a Bill be discounted at the time it is received, it need not be entered as a Bill, but carried at once in the Cash Column. An instance of the kind occurs on the 26th of March, of a Bill being received from A. Dalgleish, and discounted on that Day.

At the end of every month the Columns are added; and the Difference of the Sums entered in the Bill Columns on the debtor side, shews the Bills on hand, and those on the Creditor side, the Bills under acceptance.

CASH-BOOK.

1817		Sums Received.	Bills Received.			Bills discounted.			Cash Received.		
Mar.	1	To Stock for money in hand this day, ...							800	//	//
	20	To Goods sold for ready money, ☞ Sales-Book, p. 1...							4	12	6
	23	To Alexander Adams, received his bill due 22d May, No. 1.	25	18	//						
	26	To William Taylor, received in part, ...							5	//	//
		To Andrew Dalgleish, received his bill on Gow, due 11th June, and discounted it, No. 2.							28	5	//
	31	To Amount of Bills in hand carried below to next month,				25	18	//			
			25	18	//	25	18	//	837	17	6
Apr.	1	To Amount of Bills in hand brought from last month,..	25	18	//						
		To Balance of Cash from last month,.....							762	10	5
	8	To James Douglas, received in full, ...							11	//	6
		To Murray & Steven, received bill due 7th July, No. 3.	26	10	6						
	9	To John Jervie, received in full,.....							6	9	6
	12	To Goods sold for ready money, ☞ S. B. p. 3.....							4	5	//
		To James Walker, received bill due 11th July, No. 4...	23	//	7						
	16	To two Bills discounted this day, No. 3 and 4.....				49	11	1			
	17	To Goods sold for ready money, ☞ S. B. p. 4.....							2	6	8
	18	To David Stirling in full,.....							11	4	8
		To Thomas Hay, received in full, ...							3	18	//
	26	To William Lyle, do. do.							9	18	//
	29	To William Taylor balance,.....							1	12	//
	30	To Amount of Bills discounted this month, ...							49	11	1
		To Balance of Bills in hand, No. 1.				25	18	//			
			75	9	1	75	9	1	862	15	10

CASH-BOOK.

1817.		Sums Paid.	Bills accepted.			Bills paid.			Cash paid.		
Mar.	4	By David Scott paid him in full of Furniture, ...							21	15	//
	6	By William Richardson paid him in full of Goods, ...							25	5	//
		By Family Expences paid for sundries,.....							4	10	//
	18	By J. & D. Beckford, granted bill 4th April, No. 1.....	38	13	3						
	25	By Thomas Kendal remitted him draft on Downe, ...							20	//	//
		By Carriage of Goods from Manchester, ...							2	15	//
	26	By Muir & Gray, granted them bill due 11th Ap. No. 2.	47	11	//						
		By do. do. 11th May, No. 3.	47	10	8						
		By Discount on Dalgleish's bill,.....							//	5	11
	31	By Incidents paid sundries this month,.....							//	16	2
		By Amount of Bills under Acceptance carried below to next month, Nos. 1, 2, 3, ...				133	14	11			
		By *Balance* of Cash to next month, ...							762	10	5
			133	14	11	133	14	11	837	17	6
Apr.	1	By Amount of Bills under Acceptance from last month, Nos. 1, 2, 3,.....	133	14	11						
	3	By William Ainsworth remitted him draft on Downe,..							31	11	//
	4	By Bill paid J. & D. Beckfords, No 1.				38	13	3			
	6	By Palmer & Smith, granted bill due 7th July, No. 4. ..	48	12	6						
	11	By Bill paid Muir & Gray, No. 2.....				47	11	//			
	15	By Family Expences, taken to account,.....							5	//	//
	16	By Discount on two bills discounted, ...							//	11	4
	20	By J. & H. Evans, accepted their bill payable to Wm. Bell, due 20th June, No. 5.....	29	13	//						
	26	By M'Lay & Harvey, paid them in full,.....							5	8	5
		By Murray & Steven lent them till 2d May, £20.....									
	30	By Incidents paid sundries this month,.....							1	3	5
		By Amount of Bills paid in this month,.....							86	4	3
		By Balance of Bills under Acceptance, Nos. 3, 4, 5,....				25	16	2			
		By *Balance* of Cash in hand,.....							732	17	5
			212	//	5	212	//	5	862	15	10

1817		Dr. J. & H. Evans,				1817		*Manchester.* Cr.			
Apr.	20	To Bill due 20th June, ...	29	13	//	Mar.	2	By Goods, bill at 2 mos.	71	9	5
	30	To *Balance* at new Ledger, ..	41	16	5						
			71	9	5						
		Dr. Wm. Ainsworth,						*Manchester.* Cr.			
Apr.	3	To Cash, draft on Downe, at 45 days, &c.	32	7	//	Mar.	2	By Goods, at 1 month	32	7	//
		Dr. J. & D. Beckford,						*Manchester.* Cr.			
Mar.	18	To Bill, due 4th April, ...	38	13	3	Mar.	2	By Goods, bill at 30 days, ..	38	13	3
		Dr. Thos. Kendal,						*Manchester.* Cr.			
Mar.	22	To Goods returned, ...	9	//	//	Mar.	6	By Goods, cash in 1 mo.	29	//	//
	25	To Cash, draft on Downe, ..	20	//	//						
			29	//	//						
		Dr. Muir & Gray,						*Glasgow.* Cr.			
Mar.	26	To Bills at 1 & 2 mos, ...	95	1	8	Mar.	8	By Goods, bills at 1 & 2 mos.	95	1	8
		Dr. Palmer & Smith,						*Glasgow.* Cr.			
Apr.	8	To Bill, due 7th July, ...	48	12	6	Mar.	9	By Goods, bill at 3 mos. ..	48	12	6
		Dr. James Tait,						*Kilsyth.* Cr.			
Mar.	18	To Goods, at 3 mos.	30	17	9	Apr.	30	By *Balance* at new Ledger, ..	37	14	4
Apr.	6	To ditto, ...	6	16	7						
			37	14	4						
		Dr. Wm. Taylor,						*Glasgow.* Cr.			
Mar.	18	To Goods, ...	6	12	8	Mar.	26	By Cash, ...	5	//	//
						Apr.	29	By ditto, ...	1	12	8
									6	12	8

1817		Dr. MURRAY & STEVEN,				1817		Glasgow. Cr.			
Mar.	19	To Goods, bill at 3 months,	26	10	6	Apr.	8	By Bill due, 7th July, ...	26	10	6
		Dr. ALEX. ADAMS,						Falkirk. Cr.			
Mar.	19	To Goods, bill at 2 months,	25	18	//	Mar.	23	By Bill, due 22nd May, ...	25	18	//
Apr.	11	To ditto, ...	4	4	//	Apr.	30	By Balance, at new Ledger,	4	4	//
			30	2	//				30	2	//
		Dr. JAMES WALKER,						Glasgow. Cr.			
Mar.	20	To Goods, at 3 months, ...	19	4	9	Apr.	12	By Bill, due 11th July, ...	23	//	7
Apr.	4	To ditto, ...	3	15	10						
			23	//	7						
		Dr. ANDREW DALGLEISH,						Falkirk. Cr.			
Mar.	22	To Goods, at 2 months, ...	8	17	4	Mar.	29	By Bill, due 15th June, ...	28	5	//
	28	To ditto, ...	21	16	6	Apr.	6	By Goods returned, ...	1	16	//
							30	By Balance, at new Ledger,	//	12	10
			30	13	10				30	13	10
		Dr. JOHN JERVEY,						Glasgow. Cr.			
Mar.	23	To Goods, ...	6	9	6	Apr.	9	By Cash, ...	6	9	6
		Dr. THOMAS BALFOUR,						Stirling. Cr.			
Mar.	26	To Goods, at 3 months, ...	14	8	9	Apr.	30	By Balance, at new Ledger,	14	8	9
		Dr. JAMES DOUGLAS,						Stirling. Cr.			
Mar.	26	To Goods, 2½ ℔ cent for cash,	11	6	//	Apr.	8	By Cash and discount, ...	11	6	//
		Dr. M'LAY & HARVEY,						Glasgow. Cr.			
Apr.	26	To Cash and discount, ...	5	11	2	Apr.	4	By Goods, at 3 months, ...	5	11	2

1817		Dr. THOMAS HAY,				1817		Glasgow. Cr.			
Apr.	4	To Goods, ...	3	19	6	Apr.	18	By Cash and discount, ...	3	19	6
		Dr. DAVID STIRLING,						Greenock. Cr.			
Apr.	4	To Goods, 2½ ℔ Ct. for Cash,	11	10	5	Apr.	18	By Cash and discount, ...	11	10	5
		Dr. WILLIAM LYLE,						Greenock. Cr.			
Apr.	8	To Goods, at 2 months,....	10	3	//	Apr.	26	By Cash and discount, ...	10	3	//
	26	To ditto, ...	6	2	4		30	By Balance at new Ledger,	6	2	4
			16	5	4				16	5	4
		Dr. JAMES COCHRAN,						Paisley. Cr.			
Apr.	12	To Goods, at 3 months,....	9	9	//	Apr.	18	By Goods returned, ...	2	3	2
								By Balance at new Ledger,	7	5	10
									9	9	//
		Dr. JOHN RAMSAY,						Ayr. Cr.			
Apr.	15	To Goods, at 2 months,....	9	1	10	Apr.	30	By Balance at new Ledger,	9	1	10
		Dr. GEORGE BONNAR,						Leith. Cr.			
Apr.	15	To Goods, 2½ ℔ Ct. for Cash,	19	4	9	Apr.	30	By Balance at new Ledger,	19	4	9
		Dr. WILLIAM HAMILTON,						Kilmarnock, Cr.			
Apr.	17	To Goods, at 2 months,....	13	//	1	Apr.	30	By Balance at new Ledger,	13	//	1
		Dr. DAVID FERGUSON,						Glasgow. Cr.			
Apr.	20	To Goods, at 2 months,....	14	18	//	Apr.	30	By Balance at new Ledger,	14	18	//

Dr. HUGH GOW, Glasgow. Cr.

1817 Apr.	25	To Goods @ 2½ ℘ Cent. for Cash, ...	12	9	1	1817 Apr.	30	By Balance, ...	12	9	1

Dr. BALANCE, 30th April, 1817. Cr.

To James Tait, due by him, ..	Fol. 1	37	14	4	By J. & H. Evans, due to them, ℘ C. B.	Fol. 1		41	16	5
To Alexander Adams, ...	2	4	4	//	By Bills under acceptance, viz.					
To Andrew Dalgleish, ...		//	12	10	Muir & Gray's, due 11th May, ...		47//10//8			
To Thomas Balfour, ...		14	8	9	Palmer & Smith July 7,		48//12//6			
To William Lyle, ...	3	6	2	4	J. & H. Evans, June 20,		26//13//0			
To James Cochran, ...		7	5	10				125	16	2
To John Ramsey, ...		9	1	10	By Money in hand at opening the Books,			800	//	//
To George Bonnar, ...		19	4	9						
To William Hamilton, ...		13	//	1						
To David Ferguson, ...		14	18	//						
To Hugh Gow, ...	4	12	9	1				967	12	7
To Cash in hand, ℘ CB,		732//17//5								
Bills on Adams, due 22 May, ...		25//18//0								
		758	15	5						
To Goods on hand, ...		91	12	10	Net Gain since, ...			21	17	6
		989	10	1				989	10	1

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PRELIMINARY OBSERVATIONS ON SET D.

INVOICE BOOK. The figure on the margin of the Invoices refers to the page of the *Book of Wares*, in which they are entered.

It was necessary to give the Numbers of the Goods very minutely, for the sake of the Learner, otherwise he could not have entered them distinctly in the Book of Wares, because the same kind of Goods is sometimes expressed differently in the Invoice and Sales Book.

As a Book of Wares, or Stock-Book, is used in the present Set, it is necessary to give the particulars of the purchases, in order to enter them into that Book.

To have extended this Set, by introducing a greater variety in the Articles, would have served no good purpose; because, if the method be approved of, with the specimen here given, it will be found applicable to whatever articles in which a Merchant in this line may be supposed to deal.

SALES BOOK. It has already been observed, that the materials which compose Set C, are the same as in the present.

The first, or left-hand column, contains the folio of the Ledger where the Purchaser's Account is opened; the next figure refers to the page of the Book of Wares, where the Articles are entered; then follow the description of the Goods, with their number, from the Invoice-Book; and, lastly, the pieces, with the number of yards, and the price.

In such a Business as the present, we recommend to enter the Sales by themselves, as is here done. By adopting this plan, it will greatly facilitate the operation of checking the Stock on hand, and will be less liable to mistakes, as we have only to look over such Transactions as are entered in the Book of Wares.

To curtail the number of Accounts in the Ledger from that of Set C, and to answer every good purpose, we have classed those Sales where the payments are to be made within a few days, under the denomination of *Money Sales*. That Account is *debited* with the Amount of such Sales, expressing the Person's name, and the day of payment, when known. When these are paid, each is credited opposite to its corresponding debtor. By this means, the Persons who constitute the Balance of this Account will be as readily seen as any other in the Ledger.

CASH-BOOK. As the Cash is posted from this Book, we think it better to enter here only such Sums as are posted into the Ledger, than to enter every sum promiscuously, as is done in Cash-Book C. Every other Sum received, or paid, may be entered apart by itself in the form here given; and when a general *Balance* is made, the difference of the two sides of these is entered on the proper side of the principal Cash-Book. If this method is not followed, the whole Cash may be entered in one Book, and those sums which are not carried to the Ledger, may be entered a small space from the margin, as a distinction from the other entries.

BILL-BOOK. The Bills are here recorded at the time they are received, or accepted, and no further notice is taken of them until they are paid or discounted, when they are placed to the proper person's *debit* or *credit*.

LEDGER. Had it been agreeable to System, we might have here opened an Account of Goods; and we would recommend it to to those who are in this line of Business to do so.

The Day-Book has two columns for Dr. and Cr. or for the amount of Goods bought and sold; so that, by opening an Account of Goods in the Ledger, it will exhibit the amount of the Purchases and Sales, with the profit or loss, in a concise point of view.

BOOK OF WARES. In the upper columns of this Book are entered the particulars of the Purchases, with every charge added to the Invoice. The under part of the page contains the Sales. The first column refers to the page of the Sales-Book. This Book should nearly keep pace with the Sales-Book, and it will be found extremely useful; and at the time of taking stock, nothing will remain to be done, but to go through the whole Goods, and mark them off as you go along. *See end of the Sales-Book for the Stock of Goods on hand.*

This Book should have a copious Index to every article in which the Merchant deals; and care should be taken not to render it complex, by having more than five or six columns on one page.

INVOICE BOOK

D.

No. I. *Manchester, 2d March,* 1817.

Mr. A. B.

BOUGHT of James & Hugh Evans.

	No. 19,	Olive Tabby Cord,	4 Ends,	125 yards,	@ 1/9.		£10 // 18 // 9
	23,	Do. Genoa do.	2 do.	56 do.	2/2,		6 // 1 // 4
	43,	Fine, do. do.	2 do.	49½ do.	2/9,		6 // 16 // 1½
	61,	Do. do. do.	2 do.	59½ do.	3/.		8 // 18 // 6
1*	33,	Drab, do. do.	2 do.	49½ do.	2/11,		7 // 4 // 4½
	62,	Do. do. do.	2 do.	46½ do.	3/2,		7 // 7 // 3
	73,	Olive Constitution Cord,	1 do.	33½ do.	2/2,		3 // 12 // 7
	36,	Fine Olive Velveteen,	2 do.	48½ do.	2/10,		6 // 17 // 5
2	38,	Do. Drab, do.	1 do.	46 do.	3/4,		7 // 13 // 4
		Pillow Fustian, 6 Pieces,			18/6,		5 // 11 // 0
		Sheets and Cord,					0 // 12 // 0
	Bill at 2 Months.						71 // 12 // 8
		Deduct 1½ yards short measure, @ 2/2, of No. 73.					0 // 3 // 3
							£71 // 9 // 5

Entered in Led. Fol. 1.

No. II. *Manchester, 2d March,* 1817.

Mr. A. B.

BOUGHT of William Ainsworth.

	No. 1,	Fancy Dimity,	2 Pieces,	112 yards,	@ 12¾d.	£ 5 // 19 // 0
3	3,	Ditto,	7 do.	381 do.	16½d.	26 // 3 // 10½
		Sheet and Packing,				0 // 4 // 1½
	1 Month.					£32 // 7 // 0

Entered in Led. Fol. 1.

No. III. *Manchester, 2d March,* 1817.

Mr. A. B.

BOUGHT of J. & D. Beckford.

	No. 8,	⅞ White Calicoes,	22 Pieces,		@ 24/.	£26 // 8 // 0
3	19,	Fancy Dimity,	3 do.	174 yards,	12½d.	9 // 1 // 3
		Nankeen,		54 do.	12½d.	2 // 16 // 3
		Making up,				0 // 7 // 9
	Present Bill at 30 days, Payable in Glasgow.					£38 // 13 // 3

Entered in Led. Fol. 1.

No. IV. *Manchester, 6th March,* 1817.

Mr. A. B.

BOUGHT of William Richardson.

	No. 12,	Plain Grandrel,	2 Pieces,	75½ yards,	@ 14d.	£ 4 // 8 // 1
	14,	Striped Do.	1 do.	47½ do.	16½d.	3 // 5 // 3¾
4	13,	Drab Twillet,	2 do.	101½ do.	16d.	6 // 15 // 4
	18,	Printed Quilting,		60 do.	3/6,	10 // 10 // 0
		Sheet and Cord,				0 // 6 // 4
						£25 // 5 // 0

At same time settled by Cash.

* These figures on the margin refer to the Book of Wares, where the Sales are entered.

No. V. *Manchester, 6th March,* 1817.

Mr. A. B.

BOUGHT of Thomas Kendal.

	No. 6, Dimities,	4 Pieces,	226½ yards,	@ 18¼d.	£17 // 4 // 5½	
5	16, Do.	2 do.	119½ do.	20¼d.	10 // 1 // 7¾	
	Fancy Cord,		6 do.	6/6,	1 // 19 // 0	
					29 // 5 // 1	
				Deduct making up,	0 // 5 // 1	
						£29 // 0 // 0
	22d, Returned, for being damaged, 2 pieces Dimity, 118 yards, @ 18¼d.				8 // 19 // 5½	
				Packing,	0 // 0 // 6½	
						9 // 0 // 0
	1 Month.					
						£20 // 0 // 0

Entered in Led. Fol. 1.

No. VI. *Glasgow, 8th March,* 1817.

Mr. A. B.

BOUGHT of Muir & Gray.

	No. 90, Olive, 6 shaft Cord,	56 yards,	@ 2/2½,	£ 6 // 3 // 8	
	30, Do. Woollen do.	100½ do.	2/3,	11 // 6 // 1½	
	69, Drab back and face do.	49 do.	2/10,	6 // 18 // 10	
	18, Do. 9 shaft do.	51½ do.	2/11,	7 // 10 // 2½	
5	49, Do. Constitution do.	49 do.	2/11,	7 // 2 // 11	
	88, Do. do. do.	49½ do.	3/0½,	7 // 10 // 6¾	
	66, Do. back and face do.	26½ do.	3/2,	4 // 3 // 11	
	91, Do. Woollen Cord,	75¼ do.	4/6,	16 // 18 // 7½	
	64, Mixture Cord,	23¾ do.	4/6,	5 // 6 // 10½	
6	9, White Calico,	20 pieces,	22/.	22 // 0 // 0	
	Bills at 1 and 2 months, Payable in Glasgow.				£95 // 1 // 8

Entered in Led. Fol. 1.

No. VII. *Glasgow, 9th March,* 1817.

Mr. A. B.

BOUGHT of Palmer & Smith.

	No. 1: ⅜ Cambric, white,	4 Pieces, *ea.* 12—	48 yards,	@ 2/2,	£ 5 // 4 // 0	
7	2, ⅝ Do. do.	1 do.	12 do.	2/6,	1 // 10 // 0	
	21, ⅞ Calico, buff,	22 do. *ea.* 28—	616 do.	16/½	42 // 7 // 0	
					49 // 1 // 0	
				Deduct 1 ℔ Cent. on the Prints	0 // 8 // 6	
	Bill at 3 Months.					£48 // 12 // 6

Entered in Led. Fol. 1.

No. VIII. *Glasgow, 4th April,* 1817.

Mr. A. B.

BOUGHT of M'Lay & Harvey.

	Twilled Cotton Cloth,	1 Piece,	28 yards,	@ 13d.	£1 // 10 // 4	
7	Fine Calico buff,	1 do.	28 do.	17¼d.	2 // 0 // 10	
	Muslin,	1 do.	24 do.	20d.	2 // 0 // 0	
	3 Months, or 2½ ℔ Cent. for Cash.					£5 // 11 // 2

Entered in Led. Fol. 2.

Glasgow, 6th April, 1817.

Returned by Andrew Dalgleish, Falkirk,

7 ⅝ Cambric, No 2. 1 piece, 12 yards, @ 3/. £1 // 16 // 0

Entered in Led. Fol. 3.

SALES-BOOK

D.

Led. Fol.	GLASGOW, 18th March, 1817.	Yards	Price.	Sums.			
2	Sold *James Tait*, Kilsyth, 3 mos. or 2½ ℘ *Cent.* for Cash,						
	3* Fancy Dimity, ... No. 1.	58½	1/3½	3	15	6¾	
	Do. do. ..... 3.	87	1/8½	7	8	7½	
	5 Drab Constitution Cord, .. 18.	24½	3/3½	4	//	7¾	
	6 Mixt Worsted Cord, ... 91.	51	5/1	12	19	3	
	White Calico, ... 9. 2 pieces,..		25/	2	10	//	
	Glazing 2 Pieces 8d. Sheet and Cord 3/. ..			//	3	8	
							30//17//9
2	Sold *William Taylor*, Glasgow,						
	6 White Calico, ... No. 9. 3 pieces,..		25/	3	15	//	
	3 Do. do. ..... 8. 2 do. ..		28/	2	16	//	
	..... Glazing,..		4d.	//	1	8	
							6//12//8
	19.						
2	Sold *Murray & Steven*, Bill at 3 mos.						
	4 Fancy Dimity, ... No. 6.	54¾	1/9½	4	18	1	
	5 Olive Cord, ... 30.	26½	2/7	3	8	5½	
	2 Pillow Fustian, ... 4 pieces,..		20/6	4	2	//	
	6 White Calico, ... 9. 6 do. ..		24/6	7	7	//	
	3 Do. do. ..... 8. 5 do. ..		27/	6	15	//	
							26//10//6
2	Sold *Alexander Adams*, Falkirk, Bill at 2 mos.						
	7 Superfine Calico-plate, No. 21. each 28 yds. 12 ps.	336	1/6½	25	18	//	
	20.						
2	Sold *James Walker*, Bill at 3 mos.						
	4 Black Grandrel, ... No. 12.	25	1/5	1	15	5	
	3 Dutch Cord-dimity, ... 3.	57½	1/7	4	11	//½	
	4 South Wallet, ... 6.	53½	1/8	4	9	2	
	6 Fine Drab Constitution Cord, 88.	49½	3/5	8	9	1½	
							19//4//9
	For Cash,						
	6 Woollen mixt Cord, ... No. 66.	26½	3/7	4	14	11½	
	Off 2½ ℘ Cent. discount,..			//	2	5½	
				4	12	6	

* These figures refer to the page of the Book of Wares, where the Sales are entered.

Fol. Led.	SALES-BOOK, 22d March, 1817.	Yards	Price.	Sums.			
3	Sold *Andrew Dalgleish*, Falkirk, 2 mos.						
	7 Buff Calico, ... No. 21.	56	1/6½	4	6	4	
	6 White Calico, ... 9. ..... 1 piece,		26/	1	6	//	
	7 ⅝ Cambric, ... 1. ..... 1 do.	12	2/5	1	9	//	
	⅝ do. ..... 2. ..... 1 do.	12	3/	1	16	//	
							8//17//4
	23.						
3	MONEY SALES.—Sold *John Jervey*, to be paid 9th Apr.						
	7 Fine Buff Calico, ... No. 21. ..... 3 pieces,	84	1/6½	6	9	6	
	26.						
3	Sold *Thomas Balfour*, Stirling, 3 mos.						
	3 Nankeens, ...	28	1/6	2	2	//	
	5 Drab Cord, ... No. 69.	49	3/4	8	3	4	
	1 Fine Double Genoa, .. 33.	26	3/2½	4	3	5	
							14//8//9
3	Sold *James Douglas*, Stirling, 2½ ℔. Cent for Cash,						
	4 Striped Grandrel, ... No. 14.	48	1/8	4	//	//	
	Fancy Quilting, ... 18.	12	4/8	2	16	//	
	7 ⅝ Cambric, ... 1.	36	2/6	4	10	//	
							11//6//0
	28.						
3	Sold *Andrew Dalgleish*, Falkirk, 2 mos.						
	5 Olive Corduroy, ... No. 90.	56	2/6	7	//	//	
	Ditto, ... 30.	74	2/7	9	11	2	
	6 White Calico, ... 9. ..... 4 pieces,		26/	5	4	//	
	Glazing, ... 4 pieces,		4d.	//	1	4	
							21//16//6
	4th APRIL						
2	Sold *James Walker*, 3 mos.						
	7 Stout twilled Cotton-Cloth, ...	28	1/2½	1	13	10	
	Muslin, ...	24	1/9	2	2	//	
							3//15//10
3	MONEY SALES.—Sold *Thomas Hay*, to be paid 18th,						
	6 White Calico, ... No. 9. ..... 2 pieces,		25/6	2	11	//	
	3 Ditto, ... 8. ..... 1 do.		28/6	1	8	6	
				3	19	6	
	Discount..			//	1	6	
							3//18//0
3	Sold *David Stirling*, Greenock, 2½ ℔ Cent. for Cash,						
	4 Drab Twillet, ... No. 13.	80½	1/6½	6	4	1¼	
	Hair-cord Dimity, ... 16.	58	1/10	5	6	4	
							11//10//5

Led. Fol.	SALES-BOOK, 6th April, 1817.	Yards	Price.	Sums.			
2	Sold *James Tait*, Kilsyth, 3 mos.						
	6 Grey Worsted Cord, No. 64.	21½	5/3	5	14	10	
	4 Fancy Ditto, ...	3	7/3	1	1	9	
							6 // 16 // 7
	Taken for my own Use,						
	4 Fancy Worsted Cord, ...	3	6/6				
	6 Mixt ditto, No 64.	1⅞	4/6				
	8.						
4	Sold *William Lyle*, Greenock, 2 mos.						
	4 Hair-Cord Demity, ... No. 16.	61½	1/10	5	12	9	
	Drab Twillet, ... 13.	21	1/7	1	13	3	
	3 White Calico,..... 8, ... 2 pieces,		28/6	2	17	//	
							10 // 3 // 0
	11.						
2	Sold *Alexander Adams*, Falkirk, 2 mos.						
	4 Printed Quilting, ... No. 18.	18	4/8				4 // 4 // 0
	12.						
	For Cash,						
	7 Fine Calico Buff, ...No. 21.	56	1/6½	4	6	4	
	Discount,			//	1	4	
				4	5	//	
4	Sold *James Cochran*, Paisley, 3 mos.						
	4 Plain Grandrel, ... No. 12.	24½	1/5	1	14	8½	
	7 Fine Buff Calico, ... 21.	84	1/6½	6	9	6	
	6 White Calico,..... 9. .... 1 piece,		24/6	1	4	6	
	Glazing, ..			//	//	4	
				9	9	//	
	18th, By 28 yards Calico returned, @ 18½d.			2	3	2	
							7 // 5 // 10
	15.						
4	Sold *John Ramsay*, Ayr, 2 mos.						
	3 Fancy Dimity, ... No. 3.	57	1/6½	4	7	10½	
	1 Olive Tabby Cord, ... 19.	47	2/0	4	14	//	
							9 // 1 // 10
4	Sold *George Bonnar*, Leith, 2 mos.						
	3 Fancy Dimity, ... No. 1.	51	1/2½	3	15	3	
	1 Fine Genoa, ... 43.	49½	3/2	7	16	9	
	2 Fine Drab Double Genoa, 62.	46½	3/6	8	2	9	
							19 // 4 // 9
	17.						
4	Sold *William Hamilton*, Kilmarnock, 2 mos.						
	2 Olive Constitution Cord, No. 73.	32	2/5	3	17	4	
	5 Drab do. do. .. 18.	27	3/4	4	16	//	
	1 Olive Genoa do. .. 61.	26½	3/6	4	12	9	
							13 // 0 // 1
	Sold for Cash,						
	7 Fine Calico Buff Plate, ...net,	28	1/8	2	6	8	

Led. Fol.	SALES-BOOK, 20th April, 1817.	Yards	Price.	Sums.			
4	Sold *David Ferguson*, 2½ ℔ Cent, for Cash, or 2 mos.						
	1 Olive Genoa Cord, ... No. 23.	28	2/6	3	10	//	
	1 Ditto ditto,..... 61.	33	3/7	5	18	3	
	2 Drab Velveteens,..... 38.	23	3/9	4	6	3	
	Pillow Fustian,..... 1 piece,		23/6	1	3	6	
							14//18//0
	25.						
3	MONEY SALES.—Sold *Hugh Gow*, to pay 2d May,						
	2 Fine Olive Velveteen,.... No. 36.	24½	3/6	4	5	9	
	5 Drab Constitution Cord, 49.	49	3/4	8	3	4	
							12//9//1
	26.						
4	Sold *William Lyle*, Greenock, 2 mos.						
	1 Olive Tabby Cord, ... No. 19.	23	2/	2	6	0	
	1 Drab Genoa, ... 33.	23½	3/3	3	16	4½	
							6//2//4

INVENTORY OF GOODS ON HAND, 30*th April*, 1817, *(as per Book of Wares.)**

Fol. 1.	No. 19.	Olive Tabby Cord, ...	55 yards, at	21d.	£4//16//3	
—	23.	Do. Genoa do.	28 do.	2/2,	3//0//8	
2.	36.	Fine Olive Velveteen, ...	24 do.	2/10,	3//8//0	
—	38.	Do. Drab do.	23 do.	3/4,	3//16//8	
—	—	Pillow Fustian, ...	1 piece,	18/6,	0//18//6	
3.	3.	Demities	179¼ yards,	16½d.	12//6//5½	
—	19.	Ditto,.....	174 do.	12½d.	9//1//3	
—	8.	White Calicoes,.....	12 pieces,	24/.	14//8//0	
—	—	Nankeen, ...	26 yards,	12½d.	1//7//1	
4.	12.	Plain Grandrel,.....	26 do.	14d.	1//10//4	
—	18.	Quiltings, ...	30 do.	3/6.	5//5//0	
6.	91.	Woollen Cord, ...	24¼ do.	4/6.	5//9//1½	
—	9.	White Calico, ...	1 piece,	22/.	1//2//0	
7.	2.	⅝ Cambric,.....	12 yards,	2/6,	1//10//0	
—	21.	⅞ Buff Calico	28 do.	16½d.	1//18//6	
					£69//17//10	
		Furniture in Warehouse, as ℔ D. Scott's Account,.....			21//15//0	
						£91//12//0

* This Inventory might have been entered at the end of the Book of Wares.

		PETTY EXPENSE-BOOK D. *In which are entered all Sums received and paid, which are not posted into the Ledger.*	*Sums Received.*			*Sums Paid.*		
1817								
Mar.	4	Paid David Scott for Furniture for Warehouse, ☞ Account,				21	15	//
	6	Paid W. Richardson for Goods bought this day, ☞ Invoice-Book,				25	5	//
		Paid for Family Expenses,				4	10	//
	20	Received for Goods sold this day, ☞ Sales-Book, p. 1.	4	12	6			
	21	Paid for one stone Moulded Candle,				//	13	//
	23	Paid for a Letter from London,				//	1	0
		Paid for a Bill-stamp,				//	1	6½
	25	Paid Carriage of Goods from Manchester,				2	15	//
		Paid Postage for two Letters,				//	//	7½
			4	12	6	55	1	2
Apr.	8	Paid for a Bill-stamp,				//	1	6½
	12	Received for Goods sold this day, ☞ S. B. p. 3.	4	5	//			
		Paid for a Bill-stamp,				//	1	6½
	14	Paid for Coals,				//	13	//
		Paid Porterage of Goods,				//	//	9
		Paid for Postages,				//	3	6
		Received for Goods sold this day, ☞ S. B. p. 3.	2	6	8			
	15	Paid for House Expenses,				5	//	//
	17	Paid Postage of a Letter from Manchester,				//	//	9
	23	Paid sundry Carriages of Goods to Greenock and Ayr,				2	4	//
			11	4	2	61	4	7
						11	4	2
		30th April. Entered to the Credit side of the Cash-Book, Balance,				50	//	5

CASH-

1817	Date.	Fol. Led.	CREDITORS.	Discounts Paid.	Gross Sums Received.		
Mar.	26	2	To William Taylor, received of him in part, ...		5	//	//
	29	3	To Andrew Dalgleish, discounted his indor. on Gow, due 15th June, ...	0 // 5 // 11	28	5	//
Apr.	8	3	To James Douglas, received of him in full, ...	0 // 5 // 6	11	6	//
	9	3	To Money Sales, received of John Jervey in full,		6	9	6
	16	2	To Murray and Steven, discounted their bill, due 7th July, ..	0 // 6 // 0	26	10	6
		2	To James Walker, ——— ditto ——— 11th ———	0 // 5 // 4	23	//	7
	18	3	To David Stirling, received of him in full, ...	0 // 5 // 9	11	10	5
		3	To Money Sales, received of Thomas Hay in full, ...		3	18	//
	26	4	To William Lyle, received of him in full, ...	0 // 5 // 0	10	3	//
	29	2	To William Taylor, received of him in full, ...	0 // 0 // 8	1	12	8
			.....	1 // 14 // 2	127	15	8
	30	5	Add Money in hand at commencement 1st March last, ...		800	//	//
			.....		927	15	8

BILL-

BILLS (1)

No.	When Granted.		To whom Granted.	By whom Drawn.	To whom Payable.	Place.
1	Mar.	18	J. & D. Beckford	Themselves	James Smith & Co.	Manchester
2		26	Muir & Gray	Ditto	Their Order	Glasgow
3		—	Ditto	Ditto	Ditto	Ditto
4	April	6	Palmer & Smith	My Pro. Note	Their Order	Glasgow
5		20	J. & H. Evans	Themselves	William Bell & Co.	Manchester

BILLS

No.	When Received.		From whom received.	By whom Drawn.	To whom Payable.	Place.
1	Mar.		Alexander Adams	My Draft	My Order	Glasgow
2		29	Andrew Dalgleish	Himself on J. Gow	Pay to A. Dalgleish	Falkirk
3	April	8	Murray & Steven	Their Pro. Note	My Order	Glasgow
4		12	James Walker	My Draft	Ditto	Ditto

BOOK. D.

1817	Date.	Fol. Led.	DEBTORS.	Discounts Received.	Gross Sums Paid.		
Mar.	25	1	Thomas Kendal, remitted him More's Draft on Downe & Co. at 45 days, ...		20	//	//
Apr.	3	1	William Ainsworth, remitted him More's Draft on Downe & Co. at 45 days, ...	0//16 // 0	32	7	//
	4	1	John & Dan. Beckford, paid their bill due this day, ...		38	13	3
	11	1	Muir & Gray, ... paid—— ditto, ———		47	11	//
	26	2	M'Lay & Harvey, .. paid them in full, ...	0 // 2 // 9	5	11	2
			Balance of discounts as ☞ contra,	0//15 // 5	//	15	5
				1//14 // 2	144	17	10
	30		Money expended, being difference betwixt Cash paid and received, entered separate from the above in Petty Expense-Book, ...		50	//	5
		5	Balance, being Cash in hand this day, ...		732	17	5
					927	15	8

BOOK. D.

(1)

PAYABLE.

Date, and		*Term.*	*Where Payable.*	*When due.*		*Sum.*			*When*		*and to whom paid.*
March	2	30 days	Glasgow	April	4	38	13	3	April	4	Paid to J. Smith & Co.
	8	1 mo.	Ditto		11	47	11	0		11	Paid Ship Banking Co.
	8	2 mo.	Ditto	May	11	47	10	8			
April	4	3 mo.	Glasgow	July	7	48	12	6			
	17	2 mo.	Ditto	June	11	29	13	0			

RECEIVABLE.

Date, and		*Term.*	*Where Payable.*	*When due.*		*Sum.*			*When*		*and how disposed of.*
March	19	2 mo.	Glasgow	May	22	25	18	0			
Feb.	12	4 mo.	Falkirk	June	15	28	5	0	Mar.	29	Discounted with C. Walker.
April	4	3 mo.	Glasgow	July	7	26	10	6	April	16	Discounted with Ship Bank.
	8	3 mo.	Ditto		20	23	0	7			Ditto

Dr. J. & H. EVANS, Manchester. **Cr.**

1817 Apr.	30	To Balance, ...	5	71	9	5	1817 Mar.	2	By Goods, Bill at 2 mos.	1	71	9	5

Dr. WILLIAM AINSWORTH, Manchester. **Cr.**

Apr.	3	To Cash, Downe, & Co.	1	32	7	//	Mar.	2	By Goods, 1 mo.	1	32	7	//

Dr. JOHN & DAN. BECKFORD, Manchester. **Cr.**

Apr.	4	To Cash paid Bill, ...	1	38	13	3	Mar.	2	By Goods, Bill @ 30 days	1	38	13	3

Dr. THOMAS KENDAL, Manchester. **Cr.**

Mar.	25	To Cash, Downe, & Co.	1	20	//	//	Mar.	6	By Goods, 1 mo.	2	20	//	//

Dr. MUIR & GRAY, Glasgow. **Cr.**

Apr.	11	To Cash paid Bill, ...	1	47	11	//	Mar.	8	By Goods, Bills 1 and 2 mos.	2	95	1	8
	30	To Balance, ...	5	47	10	8							
				95	1	8							

Dr. PALMER & SMITH, Glasgow. **Cr.**

Apr.	30	To Balance, ...	5	48	12	6	Mar.	9	By Goods, Bill @ 3 mos.	2	48	12	6

Dr. M'Lay & Harvey, Glasgow. Cr.

1817. Apr.	26	To Cash,	1	5	11	2	1817. Apr.	4	By Goods, 3 mos. or 2½ ℘ Cent.	2	5	11	2

Dr. James Tait, Kilsyth. Cr.

Mar.	18	To Goods, 3 mos. or 2¼ ℘ Cent.	1	30	17	9	Apr.	30	By Balance,	5	37	14	4
Apr.	6	To Ditto,	3	6	16	7							
				37	14	4							

Dr. William Taylor, Glasgow. Cr.

Mar.	18	To Goods,	1	6	12	8	Mar.	26	By Cash,	1	5	//	//
							Apr.	29	By Ditto,		1	12	8
				6	12	8					6	12	8

Dr. Murray & Steven, Glasgow. Cr.

Mar.	19	To Goods, Bill at 3 mos.	1	26	10	6	Apr.	16	By Cash, discounted Bill 7th July,	1	26	10	6

Dr. Alexander Adams, Falkirk. Cr.

Mar.	19	To Goods, Bill at 2 mos.	1	25	18	//	Apr.	30	By Balance,	5	30	2	//
Apr.	11	To Ditto,	3	4	4	//							
				30	2	//							

Dr. James Walker, Glasgow. Cr.

Mar.	20	To Goods, Bill at 3 mos.	1	19	4	9	Apr.	16	By Cash, discounted Bill 11th July,	1	23	//	7
Apr.	4	To Ditto,	2	3	15	10							
				23	//	7							

Dr. **ANDREW DALGLEISH, Falkirk.** Cr.

1817.							1817.							
Mar.	22	To Goods, Bill at 2 mos.	2	8	17	4	Mar.	29	By Cash, disco. Bill on Gow, 15th June,	1	28	5	//
	28	To Ditto, ...	–	21	16	6	Apr.	6	By Goods returned,..	2	1	16	//
								30	By Balance, ...	5	//	12	10
				30	13	10					30	13	10

Dr. **MONEY SALES.** Cr.

Mar.	23	To Goods, John Jervey, due 9th April,	2	6	9	6	Apr.	9	By Cash, ...	1	6	9	6
								18	By Ditto, ...	–	3	18	//
Apr.	4	To do. T. Hay, 18th Apr	–	3	18	//		30	By Balance, ...	5	12	9	1
	25	To do. H. Gow, 2d May,	4	12	9	1							
				22	16	7					22	16	7

Dr. **THOMAS BALFOUR, Stirling.** Cr.

Mar.	26	To Goods, 3 mos.	2	14	8	9	Apr.	30	By Balance, ...	5	14	8	9

Dr. **JAMES DOUGLAS, Stirling.** Cr.

Mar.	26	To Goods, 2½ ℔ Cent. for Cash,.....	2	11	6	//	Apr.	8	By Cash, ...	1	11	6	//

Dr. **DAVID STIRLING, Greenock.** Cr.

Apr.	4	To Goods, 2½ ℔ Cent. or 3 mos.	2	11	10	5	Apr.	18	By Cash,.....	1	11	10	5

Dr. **WILLIAM LYLE, Greenock.** Cr.

1817. Apr.	8	To Goods, 2 mos.	3	10	3	//	1817. Apr.	26	By Cash,	1	10	3	//
	26	To ditto,	4	6	2	4		30	By *Balance*,	5	6	2	4
				16	5	4					16	5	4

Dr. **JAMES COCHRAN, Paisley.** Cr.

Apr.	12	To Goods, 3 mos.	3	7	5	10	Apr.	30	By *Balance*,	5	7	5	10

Dr. **JOHN RAMSAY, Ayr.** Cr.

Apr.	15	To Goods, 2 mos.	3	9	1	10	Apr.	30	By *Balance*,	5	9	1	10

Dr. **GEORGE BONNAR, Leith.** Cr.

Apr.	15	To Goods, 2½ ℔ Cent. for Cash,	3	19	4	9	Apr.	30	By *Balance*,	5	19	4	9

Dr. **WILLIAM HAMILTON, Kilmarnock.** Cr.

Apr.	17	To Goods, 2 mos.	3	13	//	1	Apr.	30	By *Balance*,	5	13	//	1

Dr. **DAVID FERGUSON, Glasgow.** Cr.

Apr.	20	To Goods, 2½ ℔ Cent. for Cash,	4	14	18	//	Apr.	30	By *Balance*,	5	14	18	//

Dr. BALANCE, 30th April, 1817. Cr.

To James Tait, due by him,	Fol. 2	37	14	4	By J. & H. Evans, due them,	1	71	9	5
To Alexander Adams,	//	30	2	//	By Muir & Gray,	//	47	10	8
To Andrew Dalgleish,	3	//	12	10	By Palmer & Smith,	//	48	12	6
To Money Sales, H. Gow,	//	12	9	1	By *Stock*, for Cash in hand at opening the Books, C. B.				
To Thomas Balfour,	//	14	8	9	£800 // 0 // 0				
To William Lyle,	4	6	2	4					
To James Cochran,	//	7	5	10	*Net Gain* since, 21 // 17 // 6				
To John Ramsay,	//	9	1	10			821	17	6
To George Bonnar,	//	19	4	9					
To William Hamilton,	//	13	//	1					
To David Ferguson,	//	14	18	//					
To *Cash* in hand, ℔ C. B.	£732 // 17 // 5								
To *Goods* on hand, ℔ S. B. p. 4,	91 // 12 // 10								
		824	10	3					
		989	10	1			989	10	1

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Invoice, No. 1.

Dated *Manchester*, 2*d March*, 1817.

Purchased from

James & Hugh Evans.

				10//13//9	6 // 1//4	6//16//1½	8//18//6	7 // 4//4½	39//19 // 1			
				No. 19. Olive Tabby Cord, 125 yards, at 1/9,	23. Genoa 56 2/2,	43. Ditto, 49½ 2/9,	61. Ditto, 59½ 3/.	33. Drab Genoa, 49½ 2/11,	Carried forward,			
Mar.	26	Thomas Balfour,	2	..	..	..	..	26	3/2½,	4	3	5
Apr.	15	John Ramsay,	3	47	..	..	..	..	2/.	4	14	//
		George Bonnar,	—	..	..	49½	..	..	3/2,	7	16	9
	17	William Hamilton,	—	..	..	..	26½	..	3/6,	4	12	9
	20	David Ferguson,	4	..	28	..	33	..	2/6, 3/7,	9	8	3
	26	William Lyle,	—	23	..	..	..	23½	2/, 3/3,	6	2	4½
	30	*Stock on hand*	—	55	28							
				125	56	49½	59½	49½		36	17	6½

Invoice, No. I. *Continued.*

				No. 62. Drab Genoa, ... 46½ yards, @ 3/2,	73. Olive Constitution,.. 33½ 2/2,	36. Fine Olive Velveteen, 48½ 2/10,	38. do. Drab ditto 46 ..... 3/4,	Pillow Fustian, ... 6 pieces, @ 18/6,	Sheets and Cord, ...	Amount, Deduct for short measure in No. 73., 1½ yards @ 2/2, ...			
		Brought forward,	39	7	3	6	7	5	0	71	0	3	71
											12	6	9
											12	3	5
										Brought forward	36	17	6½
Mar.	19	Murray & Steven, ...	1	..	..	..	..	4		20/6, ...	4	2	"
Apr.	15	George Bonnar, ...	3	46½	..	..	..	..		3/6, ...	8	2	9
	17	William Hamilton, ...	—	..	32	..	..	..		2/5, ...	3	17	4
	20	David Ferguson, ...	4	..	..	..	23	1		3/9, 23/6, ..	5	9	9
	25	Money Sales, ...	—	..	..	24½	..	..		3/6, ...	4	5	9
	30	*Stock,*	—	..	..	24	23	1		.....			
				46½	32	48½	46	6		.....	62	15	1½

				5//19 // 0	26 // 3//10½	32 // 2//10½	26 // 8 // 0	9 // 1 // 3	2//16 // 3	38 // 5 // 6	70 // 8 // 4½	0//11//10½	71 // 0 // 3
				No. 1. Fancy Dimities, 2 pieces, 112 yards @ 12¾d.	3. Ditto, 7 do. 381.....16½d.	8. ⅞ White Calicoes, 22 pieces,.....24/.	19. Fancy Dimity, ... 174 yards @ 12½d.	Nankeen, ... 54.....12½d.		s. d. Sheet and Packing for No. 2..... 4 // 1½ 3..... 7 // 9 Making up,			Amount,
INVOICES, Nos. II. & III. Dated *Manchester*, 2*d March*, 1817. Purchased from WILLIAM AINSWORTH, No II. J. & D. BECKFORD, III.													
Mar.	18	James Tait, ...	1	58½	87	..	..	..		1/3½, 1/8½, ...	11	4	2¼
	—	William Taylor, ...	//	..	..	2	..	..		28/.	2	16	//
	19	Murray & Steven, ...	//	..	..	5	..	..		27/.	6	15	//
	20	James Walker, ...	//	..	57½	..	..	..		1/7, ...	4	11	//½
	26	Thomas Balfour, ...	2	..	..	..	..	28		1/6, ...	2	2	//
Apr.	4	Money Sales, ...	//	..	..	1	..	..		28/6, ...	1	8	6
	8	William Lyle, ...	3	..	..	2	..	..		28/6, ...	2	17	//
	15	John Ramsay, ...	//	..	57	..	..	..		1/6½, ...	4	7	10½
	—	George Bonnar, ...	//	54	..	..	..	..		1/2¼, ...	3	5	3
	30	*Stock*, ...	4	..	179¼	12	174	26					
				112½	380¾	22	174	54			39	6	10¼

				4 // 8 // 1	3 // 5 // 3¾	6/15 // 4	10/10 // 0	24/18 // 8	8 // 5 // 0½	10 // 1 // 7¾	1/19 // 0	20 // 5 // 8	45 // 4 // 4				
Invoices, Nos. IV. & V. Dated *Manchester, March 6th,* 1817. Purchased from William Richardson, *for Cash,* Thomas Kendal.				No. 12. Plain Grandrel, ... 75½ yards, @ 14d.	14. Striped, do. .... 47½ .....16½d.	13. Drab Twillet, ... 101½ .....16d.	18. Quilting, ... 60 .....3/6,	6. Dimity, ... 108½ .....18¼d.	16. Ditto ..... 119½ .....20¼d.	Fancy Cord, ... 6 .....6/6,	Add Sheet and Cord for No. 4, ... 6 // 4 Deduct making up No. 5, and packing returns, 5 // 8	s. d.		Amount,		
Mar.	19	Murray & Steven,.....	1	..	..	..	..	54¾	..	..	1/9½, ...	4	18	1		
	20	James Walker, ...	//	25	..	..	..	53½	..	..	1/5, 1/8,	6	4	7		
	26	James Douglas,.....	2	..	48	..	12	..	..	..	1/8, 4/8,	6	16	//		
Apr.	4	David Stirling, ...	//	..	..	80½	..	..	58	..	1/6½, 1/10	11	10	5		
	6	James Tait, ...	//	..	..	..	..	..	..	3	7/3, ...	1	1	9		
	—	For my own use, ...	3	..	..	..	..	..	..	3	6/6, ...					
	8	William Lyle, ...	//	..	..	21	..	..	61½	..	1/7, 1/10,	7	6	//		
	11	Alexander Adams, ...	//	..	..	..	18	..	..	..	4/8, ...	4	4	//		
	12	James Cochran, ...	//	24½	..	..	..	..	..	..	1/5, ...	1	14	3½		
	30	*Stock,*	4	26	..	..	30									
				75½	48	101½	60	108¼	119½	6		43	15	6½		

										6 // 3 // 8	11 // 6 // 1½	6//18//10	7//10 // 2½	7 // 2//11	39 // 1 // 9			
				No. 90. Olive 6 shaft Corduroy, 56 yds. @ 2/2½,	30. Do. Woollen Do. .. 100½ 2/3,	69. Drab, back and face .. 49 .... 2/10,	18. Do. 9 shaft, Corduroy, 51½ 2/11,	49. Do. Constitution, ... 49 .... 2/11,	*Carried forward,*			
		INVOICE, No. VI. Dated *Glasgow, 8th March,* 1817. Purchased from MUIR & GRAY.										
Mar.	18	James Tait, ...	1	//	//	//	24½	//	3/3½, ...	4	//	7¾
	19	Murray & Steven, ...	//	//	26½	//	//	//	2/7, ...	3	8	5½
	26	Thomas Balfour, ...	2	//	//	49	//	//	3/4, ...	8	3	4
	28	Andrew Dalgleish, ...	//	56	74	//	//	//	2/6, 2/7, ...	16	11	2
Apr.	17	William Hamilton, ...	3	//	//	//	27	//	3/4, ...	4	10	//
	25	Money Sales, ...	4	//	//	//	//	49	3/4, ...	8	3	4
				56	100½	49	51½	49		44	16	11¼

										39 // 1 // 9	7 // 10 // 6¾	4 // 3 // 11	16 // 18 // 7½	5 // 6 // 10½	22 // 0 // 0	95 // 1 // 9			
INVOICE, No. VI. *Continued.*										Brought over,	No. 38. Drab Constitution Cord, 49½ yds. @ 3/0½,	66. Do. back and face, ... 26½ 3/2,	91. Do. Woollen Cord, ... 75¼ 4/6,	46. Mixture Cord, ... 23¾ 4/6,	9. White Calico, ... 20 ps. 22/.				
																Brought forward,	44	16	11¼
Mar.	18	James Tait, ...	1	..	..	51	..	2	5/1, 25/.	15	9	3
		William Taylor, ...	//	..	..	..	..	3	25/.....	3	15	//
	19	Murray & Steven, ...	//	..	..	..	..	6	24/6, ...	7	7	//
	20	James Walker, ...	//	49½	..	..	..	..	3/5, ...	8	9	1½
		Cash, ...	//	..	26½	..	..	..	3/7, less, 2/5½ ..	4	12	6
	22	Andrew Dalgleish, ...	2	..	..	..	..	1	26/.....	1	6	//
	28	Ditto, ...	//	..	..	..	..	4	26/.....	5	4	//
Apr.	4	Money Sales, ...	//	..	..	..	..	2	25/6, ...	2	11	//
	6	James Tait, ...	//	..	..	..	21⅞	..	5/3, ...	5	14	10
		For my own use, ...	3	..	..	..	1⅞	..	4/6, ...			
	12	James Cochran, ...	//	..	..	..	//	1	24/6, ...	1	4	6
	30	*Stock,*	4	..	..	24¼	//	1				
				49½	26½	75¼	23¾	20		100	10	1¾

					5 // 4 // 0	1 // 10 // 6	42 // 7 // 0	49 // 1 // 0	1 // 10 // 4	2 // 0 // 10	2 // 0 // 0	5 // 11 // 2	54 // 12 // 2	0 // 8 // 6	54 // 3 // 8
Invoices, Nos. VII. & VIII. Dated *Glasgow, 9th March, and 4th April,* 1817. Purchased from Palmer & Smith, and M'Lay & Harvey.					No. 1. $\frac{6}{8}$ Cambric, ... 48 yards, @ 2/2,	2. $\frac{6}{4}$ Ditto, ... 12 ..... 2/6,	21. $\frac{7}{8}$ Calico buff, ... 616 ..... 16½d.	Twilled Cotton Cloth, 28 ..... 13d.	Fine Calico buff, ... 28 ..... 17½d.	Muslin, ... 24 ..... 20d.	Deduct 1 ℔ Cent. on the Calicoes of Invoice 7, and pence, ...	Amount,			
Mar.	19	Alexander Adams, ...	1		..	..	336	..	..	..	1/6½, ...		25	18	//
	22	Andrew Dalgleish.....	2		12	12	56	..	..	..	2/5, 3/. 1/6½,		7	11	4
	23	Money Sales, ...	//		..	..	84	..	..	..	1/6½, ...		6	9	6
	26	James Douglas, ...	//		36	..	..	..	..	..	2/6, ...		4	10	//
Apr.	4	James Walker, ...	//		..	..	..	28	..	24	1/2½, 1/9,....		3	15	10
	12	Cash, ...	3		..	..	56	..	..	..	1/6½, less 1/1,		4	5	//
		James Cochran, ...	//		..	..	56	..	..	..	1/6½, ...		4	6	4
	17	Cash, ...	//		..	..	..	..	28	..	1/8, ...		2	6	8
		.....			48	12	588	..	..	..	...		59	2	8
	4	Returned by Andrew Dalgleish, ...			..	12	..	..	..	..	3/.....		1	16	//
	30	*Stock,*	4		..	12	28								
					48	12	616	28	28	24			57	6	8

PART II.

BOOK-KEEPING BY DOUBLE ENTRY.

THE method of Book-keeping by Double Entry is founded on very general Principles, and is the most certain in its conclusions. By this method, for every sum entered on the *Dr.* side of any Account, the same Sum must be carried to the *Cr.* side of other Accounts; and it follows from this, that an error cannot easily pass unnoticed, because the Sums of the *Dr.* and *Cr.* sides must be equal. The Ledger, when properly kept, exhibits, in a clear and concise point of view, not only the *Debts* due to, or by the Owner, but the amount of the *Cash* and *Bills*, the amount of the *Purchases* and *Sales*, the value of the Quantity on hand, and the Gain or Loss on the whole. This method of Book-keeping is therefore best adapted to extensive and complicated Business.

The matter, which a Merchant's Books should contain, may be reduced to the three following heads.

First, The *Debts* owing to him, and those which he owes to others.

Secondly, The *Goods*, and other *Property*, belonging to him, at commencement of the Books; the amount sold, or otherwise disposed of; and the quantity and value still on hand.

Thirdly, His *Stock* or *Capital* at commencement, the *Profits* he has acquired, or the *Losses* sustained, and the amount of his Stock at present.

The method of Book-keeping, which answers these purposes, must be on the Principles of *Double Entry;* and the plan which exhibits these most clearly and concisely, is best adapted to the nature of the Business.

CHAP. I.

OF THE WASTE-BOOK, AND THE SUBSIDIARY BOOKS.

The WASTE-BOOK records every Transaction in Business, which produces any alteration in the State of the Owner's Affairs. Formerly only one Book was used for this purpose, but Modern Practice divides this Book into the following:

I. The INVOICE-BOOK, which contains the particulars of Goods purchased.—This Book is usually made of Blue or Cartridge paper, on which the *original Invoices* are pasted, when checked.

Sometimes this Book is dispensed with, by having the original papers filed up; and only the Seller's name, and amount of the *Purchase*, entered in the Day-Book.

II. The BOOK OF SHIPMENTS, or Invoice-Book outwards, in which are entered an account of such Goods as are sent off, either in consequence of orders from the Person or Company, to whom they are addressed, or consigned for Sale.

III. The DAY-BOOK generally records the Sales, or disposal of such Goods as the merchant has on his own Account, and every other Transaction which cannot with propriety be entered in any of the other Books. Sometimes it contains the amount of the several Purchases, and also of the Shipments, with a reference to the Invoice-Book for Particulars.

Some Accountants enter also in the Day-Book, the Sales on Consignment as they are made; and, at the end of the month, or when the Sales are finished, they are collected and transcribed into the Account-Sales-Book.

IV. The ACCOUNT-SALES-BOOK, in which are entered the Sales of Goods Consigned, and the several Charges laid out, or incurred on them; as Cellar or Warehouse Rent, Interest on Money advanced, Commission, &c. with the *Net Proceeds* ascertained.

When any Consignment is sold at once, or in lots at one time, it is best to enter the Sales as they are made in the Account-Sales-Book only; but where the Sales are small, and made at different times, we think it preferable to insert them in the Day-Book as they are made, with a distinctive mark on the margin. At the end of the month, or when the Sales of the Consignment are finished, collect them from the Day-Book into the Account-Sales-Book. It is proper that this Book contain the Account-Sales exactly in the form in which they are rendered to the Employers.

V. The CASH-BOOK; on the left-hand page, or *Dr.* side, are entered all sums of money received; and on the right-hand page, or *Cr.* side, all sums paid. This Book enables the Cash-Keeper to check the money on hand as often as he finds it necessary, and it reduces the *Cash Account* in the Ledger to twelve lines, that is, one for each month in the year.

VI. The BILL-BOOK, in one part of which are entered all Bills which the Merchant receives, and, in the other, all Bills which he grants or accepts. It is ruled with a number of columns for the different clauses of the Bills; as the *date; when received*, or *accepted; on whom drawn*, or *to whom granted; when and where payable; the sum of the Bill, and the event*, that is, whether paid, discounted, or protested.

The Books above described contain the materials from which the JOURNAL and LEDGER are composed, and therefore should be kept with the greatest precision, and every calculation in them should be examined before it is journalized and posted; for any mistake or error in any of them must, of course, run through the JOURNAL and LEDGER.

Having thus given a brief description of the nature and use of the Subsidiary Books, which compose the WASTE-BOOK, we shall next consider the Ledger, because, though the Journal comes before it in the order of writing, yet the JOURNAL cannot be well understood until the nature of the LEDGER be explained.

CHAP. II.

OF THE LEDGER, AND AN EXPLANATION OF THE ACCOUNTS.

The LEDGER collects together articles of the same kind under their respective heads; and, for this purpose, it is divided into several Accounts, the *Dr.* and *Cr.* of each being opposite. The difference between the *Dr.* and *Cr.* sides is called the *Balance* of the Account.

The Accounts of the Ledger, when the Books are kept by *Double Entry*, may be distinguished into three kinds, answering to the three objects which a Merchant's Books should exhibit.

First, PERSONAL ACCOUNTS :—A. B., or any Person's Account, contains on the *Dr.* the Sums for which he is accountable to us, and on the *Cr.* the sums for which we are accountable to him. The *Balance* shews how much is owing.

The two Accounts which follow, are kept to prevent the necessity of opening Accounts for every Person with whom we have transactions, which are settled by Bills.

BILLS RECEIVABLE, contains on the *Dr.*, all the Bills we receive for any debt owing us; and on the *Cr.*, those of which we receive payment, or which we otherwise dispose of. The *Balance* is the sum owing us in Bills in hand.

BILLS PAYABLE, contains on the *Cr.* the Bills we grant or accept, and on the *Dr.* those we have paid. The *Balance* is the sum we owe in accepted Bills.

Secondly, REAL ACCOUNTS,—which are Accounts of any kind of Property, such as CASH, GOODS, SHIPS, HOUSES, LANDS, or the like.

CASH, contains on the *Dr.*, the sums of money we receive, and on the *Cr.* the money we pay. The *Balance* shews the cash on hand.

GOODS, contains on the *Dr.*, the amount of the Purchases, and all Charges; on the *Cr.*, the Sales, or other Returns. The *Balance*, after valuing the quantity on hand, is placed on the *Cr.*, and shews the gain or loss.

In general, Accounts of Property contain, on the *Dr.*, the value of the property, and all expenses laid out on them; on the *Cr.* the sales, or advantages arising from them, such as freights, rents, or the like. The *Balance* is the *gain* or *loss*, when the value of the Property, or Subject on hand, is added to the *Cr.*

Thirdly, FICTITIOUS, or NOMINAL ACCOUNTS,—which are those of STOCK, and PROFIT and LOSS.

STOCK is used instead of the name of the merchant or owner of the Books; on the *Dr.* is entered the amount of his debts at commencement; and on the *Cr.*, the amount of his subject, or, in other words, the amount of the *Cash, Goods, Debts*, and other property, then belonging to him. The *difference*, therefore, shews his net Stock, or Capital, at that time.

PROFIT AND LOSS contains on the *Dr.* every article of loss, and on the *Cr.* every article of gain. The *difference*, when the several Items arising from the closing of the Ledger Accounts are placed to their proper sides, shews the net Gain or Loss on the business.

To shorten and methodise the PROFIT and LOSS account, it has been found convenient to open several Subsidiary Accounts, such as the following:

Charges,—on the *Dr.* are entered all Expences paid or incurred on the Business, which do not belong to any particular Account; on the *Cr.*, usually the sums we charge our employers for Warehouse or Cellar Rent, Postages, or the like.

Sometimes this Account is first *Debited* with the Charges on Shipments, and then *Credited* for the same.

House, or *Proper Expenses*,—on the *Dr.* the sums of money, or the value of any thing else taken for private use. There is seldom any thing entered on the *Cr.*; but there may be part of a Sum which was withdrawn, and not all expended at the time of closing the Books.

Interest,—on the *Dr.* all sums paid or incurred by us, for interest or discount on Bills, or *odd pence kept off* in receiving a settlement; on the *Cr.* side, the sums for interest, or discount allowed us.

Commission,—on the *Cr.* are the Sums we receive as an allowance for the trouble of transacting business for others. It is not usual to have entries on the *Dr.*; and if there be any, it must be Commission which we owe to others; for instance, Bankers, who allow us to draw Bills on them, and charge a Commission.

Insurance,—on the *Cr.* are entered the premiums we receive for effecting insurance for others on the *Dr.* the Losses sustained on the same. The *Balance* shews the gain or loss from being concerned in Insurance.

Frequently, however, an Insurance Account is kept without regard to systematic order. It is made *Dr.* for Sums insured with others, and *Cr.* when these sums are charged to the respective

Accounts on which they are due. The *difference* of all these Subsidiary Accounts is placed on the proper side of Profit and Loss.

When we have posted a few Accounts into the Ledger, it will readily be perceived, that every Sum which is entered on the *Dr.* side of the Books, is also entered on the *Cr.* side; and it follows from this, that, IF ALL THE ACCOUNTS IN THE LEDGER BE ADDED, THE AMOUNT OF THE SUMS OF THE *Dr.* SIDE WILL BE EQUAL TO THOSE OF THE *Cr.* SIDE.

CHAP. III.

OF THE JOURNAL, AND RULES FOR JOURNALIZING.

The JOURNAL contains an arrangement of the whole Transactions in each month, with the *Drs.* and *Crs.* pointed out, that they may be easily posted into the Ledger.

The Rules for distinguishing *Dr.* and *Cr.* are inferred from the nature of the accounts in the Ledger. In Personal Accounts, nothing is plainer than who are *Dr.* and *Cr.*; in actual Business this is not only understood, but felt. The following general Rules will apply in all cases, whether in Personal, Real, Fictitious, or Nominal Accounts.

I. PERSONAL ACCOUNTS.

The PERSON, *to whom* any Article *is delivered* on credit, is *Dr.*
The PERSON, *from whom* any Article *is received* on trust, is *Cr.*

II. REAL ACCOUNTS.

Every ARTICLE *bought*, or received, is.....*Dr.*
Every ARTICLE *sold*, or delivered, is .....*Cr.*

III. FICTITIOUS, or NOMINAL ACCOUNTS.

PROFIT and LOSS, { for every *loss*, is.....*Dr.*
for every *gain*, is.....*Cr.*

When any entry is to be made in the JOURNAL, we must consider, to which Accounts in the LEDGER it is proper to be placed, both on the *Dr.* and *Cr.* sides. As the whole art of Journalizing consists in a proper choice of *Drs.* and *Crs.*, which is reckoned the most difficult part of Book-keeping, it is proper to be more minute in the Rules; and that these may be easily referred to, we shall arrange them into distinct heads. We begin with the *Journal-Entries* which occur at the opening of the Books.

First, For the INVENTORY.

SUNDRIES, *Drs.** to Stock.
Cash, for the money in hand.
Goods, or other Property, for the quantity and value.
Bills Receivable, for the bills on hand.
Personal Accounts, for the Sums due to us on Open Accounts.

Secondly, for the LIST OF DEBTS we owe.

STOCK, *Dr.* to Sundries.
To Personal Accounts, for the Sums we owe on open accounts.
To Bills Payable, for our Acceptances not due, not paid.

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* There is a difference among Accomptants with respect to using *Cr.* or *Dr.* after plural titles of Accounts. It seems to be the proper way to use the plural after *Sundries* only, and the singular after plural titles, which stand for one Account only, as *Bills Receivable*, Dr.—*Smith & Baird*, Dr. &c.

I. CASH TRANSACTIONS.

CASH is *Dr*.....for every sum received.
CASH is *Cr*.....for every sum paid.

RECEIVING MONEY ON DISCOUNT.*

Method 1st. *Cash Dr. to A. B.* (the Payer) for the net Sum received.—Then
Interest Dr. to A. B. for the discount allowed him.
2d. *Cash Dr. to A. B.* for the whole sum,—and
Interest, or *Profit and Loss, Dr. to Cash*, for discount, or by the Cash-Book.
Debit Cash, and say, To A. B. then,
Credit Cash, and say, By Interest for Discount.

PAYING MONEY ON DISCOUNT.

Method 1st. *A. B.* (the receiver) *Dr. to Cash*, for the net sum paid.—Then
A. B..... *Dr. to Interest*, or Profit and Loss, for discount.
2d. *A. B.* (the receiver) *Dr. to Cash* for the full sum.—and
Cash..... *Dr. to Interest*, or Profit and Loss, for discount.

II. BILL TRANSACTIONS.

BILLS RECEIVABLE is *Dr*.....for all bills received.
BILLS PAYABLE is *Cr*.....for all bills accepted.

RECEIVING PAYMENT OF BILLS.

Cash Dr. to Bills Receivable, for No.—

Some, at the time of receiving a Bill, make no entry farther than recording it in the Bill-Book; and when it is paid or discounted, they enter *Cash Dr. to A. B.*, on whose account it was received.

PAYING BILLS.

Bills Payable Dr. to Cash, paid No.—

Some also, when they grant or accept a Bill, do not make any Journal-Entry at the time, but only record it in their Bill-Book, and when it is due or paid; the entry is *A. B.* (on whose account the Bill was granted,) *Dr. to Cash*.

DISCOUNTING BILLS.

Cash Dr. to Bills Receivable, for the sum of the bill.—And
Interest, or *Profit and Loss, Dr. to Cash*, for the discount.

According to the old Systems—*Sundries Drs. to Bills Receivable; Cash*, for the proceeds of the Bill; *Interest Account*, or *Profit and Loss*, for the discount.

DRAWING AND REMITTING BILLS.

Method 1st. *A. B.* (to whom remitted) *Dr. to C. D.* on whom drawn.
2d. *Bills Receivable Dr. to C. D.*—And
A. B.....*Dr. to Bills Receivable.*

If we purchase Bills on London for cash, to be remitted, we *enter A. B.* (to whom remitted) *Dr. to Cash*,—and when we pay away, or indorse a Bill, which we had entered, we make *A. B.* (to whom paid or indorsed) *Dr. to Bills Receivable.*

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* In the old Systems, the method of Journalizing this transaction, and others of a similar nature, is—*Sundries Drs. to A. B.—Cash* for the net sum received, and *Interest*, or *Profit and Loss*, for the discount; but such an entry is made on the supposition, that the Cash is *daily* brought through the Journal, which is not according to the improvements of modern practice.

Renewing Bills.

First, If the Bill be in our own hands.
A. B. (the accepter) *Dr. to Sundries.*
To Bills Receivable, for the Sum of the old bill.
To Interest, or *Profit and Loss,* for the Interest added to the *new bill.*
And, then,
Bills Receivable Dr. to A. B. for the new bill.

These entries suppose that interest is allowed for the time the Bill is renewed, and included in the new Bill. If the interest be paid in Cash, enter *Cash Dr. to Interest,* or *Profit and Loss* for the Interest. If Interest be not allowed, there is no occasion for any entry at the time when the bill is renewed.

Some, however, would make either of the following entries. *Bills Receivable Dr. to Ditto,* for the old Bill paid by the new one—or, *A. B. Dr. to Bills Receivable* for the old Bill—then, *Bills Receivable Dr. to A. B.* for the new Bill.

Secondly, If the Bill be discounted, or paid away.
A. B......*Dr. to Cash,* when you pay his Bill,—and
A. B......*Dr. to Interest,* or *Profit and Loss,* for interest,—then
Bills Receivable Dr. to A. B. for the new bill.

In these entries we have supposed, that interest is included in the new Bill for the time it is renewed, as is usually done. If the new Bill be drawn for the same sum as the former, and the Interest paid in Cash, there is no occasion to bring the Interest to *A. B's.* account; it is sufficient to enter, *Cash Dr. to Interest,* or *Profit and Loss* for the interest.

Protesting Bills.

First, If the Bill be in our own hands.
Method 1st, *A. B.* (on whose account it was received) *Dr. to Bills Receivable.*—And
A. B......*Dr. to Cash,* for expences of protest.
2d, *A. B.*.....*Dr. to Sundries.*
To Bills Receivable, for the Bill.
To Charges, for expenses of Protest.

Secondly, If the Bill be discounted, or paid away.
A. B......*Dr. to Cash,* paid his bill, with expenses,—or,
A. B......*Dr. to Sundries*
To C. D. (to whom the Bill was given) for the amount of the bill, with charges paid by him.
To Charges, for additional expenses paid by us.

Accommodation Bills.

When we grant our Bill to another, without receiving any value, merely for his accommodation, it is sufficient to note the particulars into a Register Bill-Book, and take an obligation from him that he is to provide for it when it becomes due. If he then be unable to pay the Bill, the entry is *A. B. Dr. to Cash.*

III. PURCHASES and SALES.

Goods are *Dr.* for all *Purchases* and Charges laid out on them.
Goods are *Cr.* for all *Sales,* or other Returns arising from them.

Buying Goods.

If for Cash,.....*Goods Dr. to Cash.*
— on Credit,.....*Goods Dr. to A. B. the seller.*
— on Bills,.....*Goods Dr. to Bills Payable.*
— on Indorsed Bills,.....*Goods Dr. to Bills Receivable.*

If we purchase Goods, partly for Cash, and partly on Credit or Bill—the Seller is *credited* for the amount of the Goods, and *debited* for the Cash and Bills.

SELLING GOODS.

If for Cash,.....*Cash Dr. to Goods.*
—on Credit,.....*A. B. the Buyer, Dr. to Goods.*
—on Bill,.....*Bills Receivable Dr. to Goods.*

If we sell Goods, partly for Cash, and partly on Credit or Bill, the Buyer is *debited* for the amount of the Goods, and *credited* for the Cash and Bills when received.

In these complex cases, we have taken no notice of the methods usually given by writers on this subject, as they are obsolete and useless in business.

BARTERING GOODS.

First, When the value of the goods received and delivered is equal.
Goods received, Dr. to Goods Delivered.

Secondly, when the value is unequal.

Goods received Dr. to A. B. from whom they are received.—And
A. B.....Dr. to Goods Delivered.

When the value of the Goods received is more or less than the value of those delivered, it is best to enter such Transactions as a PURCHASE and SALE, by *crediting* A. B. for the amount of his Goods, and *debiting* him for the amount of the Goods delivered to him. The reason is, that unless the difference be settled either by *Cash* or *Bill*, an Account must be opened for A. B., and in that case, it is proper that the extent of our Transactions with him should appear at his Account in the Ledger.

IV. SHIPMENTS ABROAD.

Goods may be sent off either as a *Sale*, in consequence of Orders from the Person or Company to whom they are addressed, or as an *Adventure*, consigned to our Agent for Sales and Returns.

A. B. or ADVENTURE *Dr. to Sundries.*

Method 1st, *To Export Goods,* for amount of goods.
To Charges,..... for charges at shipping.
To Commission.... for our commission, if any.
To the Broker, ... for premium of insurance.—Or
*To Insurance,**.... for premium.

or,—2d, *To Goods,*..... for amount of goods and commission on ditto.
To Charges..... for charges at shipping.
To Insurance.... for premium.

or,—3d, *To Goods,*..... for amount, with charges, commission, and insurance.

Then make
Goods Dr. to Cash, ..for the charges; and
Goods Dr. to Broker, for premium of insurance, if it has been added to the Invoice; if not,
Employer Dr. to the Broker for the premium.

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* If the owner of the Books do not underwrite himself, it is understood that *Insurance* must then be made *Dr.* to the *Broker* for the premium.

or, 4th, *To Merchandise,*.....for amount, with charges and commission.
To Debts Payable,....for amount of freight, due the owners of the vessel, if not belonging to us; if our own vessel,
To Ship, (naming her) for ditto.
To Insurance,..... for premium and commission, if underwritten by us; if not,
To the Company's office for premium; and,
To Profit and Loss for commission on insurance.

It is evident from the three last methods, that the Commission, or any other profit arising from Shipping Goods, remains as a gain at the Account of Goods; and, in that case, a *Commission Account* in the Ledger is not needed. It is certainly more methodical and satisfactory, to have the *Gain or Loss* to appear at that Account from which it arises, and therefore we would give these methods a preference to the first. For the same reason, we think the Charges paid out should appear at the *Goods-Account,* as it serves no good purpose to carry a Sum to the *Dr.* or *Cr.* side of an Account of Charges, when we know before hand, that the same Amount must be entered on the *opposite* side of that Account.

In consigning Goods to an AGENT abroad, it was formerly the custom to open several Accounts, (all branches of the same adventure); but experience has found, that such distinctions are useless; for it is sufficient for Merchants to keep the vouchers they receive of the arrival of the Goods to the Agent, without making any entry to that effect in their Books. In cases where the Agent remits in full of the Adventure, no intermediate account is necessary, and the adventure is closed by the Remittance; or, if the Goods be lost, the Adventure is closed by *Profit and Loss;* or by the Underwriter's settlement, if insured. If the Agent send an Account-Sales, either in whole or in part of the Consignment; or if he make Remittances in part, it is better to open an account for the Agent, and *debit* him for the amount of the Sales, and *credit* the Adventure for the same; then give him credit for the Remittances. This method is particularly useful where the Consignments to one house are frequent, as it keeps the two Accounts perfectly distinct: The balance of the *Adventure* shews what Goods remain in the Agent's hands, and when the Sales are finished, it shews the *Gain or Loss*; and the *balance* of the Account for the Agent shews how much the Sales exceed his remittances.

Some Merchants do not bring the Adventure or Consignment through their Books, till they receive an Account of the Sales from the Agent; and then he is made *Dr.* to Goods for *net proceeds.* This method may do very well where the issue of the Adventure is soon expected, and it saves the trouble of opening some Accounts in the Ledger.

When you and your Correspondent reciprocally act as Agents and Employers for each other, such transactions may be entered at two separate Accounts, distinguished by the mark *h/a* and *m/a,* signifying *his* Account and *my* Account. The business which I transact for him is entered at the former, and that which he does on my account at the latter. These distinctions are peculiarly useful in cases of Bankruptcy; for if the Agent fail, the Employer can claim and recover his Consignments, or any Balance which may be due him; but if the Employer himself become *insolvent,* all such property must be given to his Creditors.

In like manner, when two Merchants draw Bills on one another, and each of them pay his own Bills, it is better to open two Accounts. A. B. *h/a* Bills, for the Bills drawn by him; and A. B. *m/a* Bills for these Bills drawn on him.

V. GOODS ON CONSIGNMENT.

When Charges are Paid on Goods Consigned.

Method 1st. *Charges Dr. to Cash.*
2d. *A. B's. Goods Dr. to Cash.*

Instead of A. B's Goods, the title may either be *Sales of Cotton-Yarn, Muslins, Sugar,* &c.; or, *Sales & the Ship,* mentioning her name. Though any of these titles may be adopted for the first entry, there is no room for choice afterwards; every subsequent entry must be journalized in conformity to the original one.

When any of these Goods are sold.

If for Cash,.....*Cash Dr. to A. B.'s Goods,* or Sales of Cotton, or the like.
—on Credit,.....*The Buyer Dr. to Ditto,* or *Ditto.*
—on Bill,.....*Bills Receivable Dr. to Ditto* or *Ditto.*

If the Goods be sold for *Cash,* the transaction is accordingly entered in the *Cash-Book,* and the particulars of the Sale inserted in the *Day-Book,* or in the *Account-Sales-Book.*

When we take any of these Goods to Account.

Goods Dr. to A. B's Goods, or Sales of Cotton, &c.

When the Account-Sales is made out.

Method 1st, Sales of Cotton *Dr. to Sundries.*
To Charges,.....for the charges paid out, and warehouse rent.
To Commission,....for our commission.
To Interest, (if any) charged on money advanced.
To Consigner,.....for net proceeds.

2d, Sales of Cotton *Dr. to Sundries.*
To Charges,.....for the charges, as before.
To Consigner,.....for net proceeds.

3d, A. B's Goods *Dr. to Sundries.*
To Cash,.....for charges.
To A. B......for net proceeds.

If the Accountant chuses, he need not open a separate Account for each Consignment, though it is usually done; but only one general Account, entitled *Sales on Commission.* In posting the Ledger, the different Consignments, as stated in the Journal, are carried to this Account. This method is followed in Sets B. and D.

It will be observed, that by the second method, the *Commission* and *Interest* charged remain as a profit at the *Account of Sales,* and, by the third method, at A. B's Account of Goods.

Sometimes all the Charges and Interest on Shipments and Consignments already entered, and to be entered, before taking a Balance, are collected from the Subsidiary Books, and posted in one line to the *Cr.* of the Account of Charges and Interest respectively, and to the *Dr.* of the *Sales on Commission.* This method saves much trouble at the time of posting the Ledger, when these Transactions are numerous; and, instead of having a line or Sum for each Shipment, as required by the first method, or for each month, as in the second method, at the *Cr.* of *Charges,* or *Interest Account,* it only requires one line for the whole Shipments, from one Balance to another. This is done in Set. D.

VI. EFFECTING INSURANCES.

When Insurance is effected on Goods, either on your own Account, or on Account of another Person.

Method 1st, Adventure, or A. B. *Dr. to Sundries.*
To the Broker, ... for the premium.
To Commission, or *Profit and Loss*, for Commission.

or,—2d, *To Insurance*, for the Premium and Commission; then,
Insurance Dr. to the Broker, for the premium.

or,—3d, Adventure, or A. B. *Dr. to Insurance.*
For amount of premium, with Commission; then make,
Insurance, { *Dr. to Broker*, if insured by him; or,
Dr. to the Company's Account of Insurance, if underwrote by the Company.

When a Return of Premium is allowed for Convoy, and Arrival of the Vessel.

The Broker *Dr. to Sundries*, viz.
To the respective Accounts, (which were formerly charged with the full Premium) for the return of premium.

Some enter only the Short Premium at first, which avoids the above entry; but in cases where it is uncertain if the Vessel arrive with *convoy*, it is better to enter first the *full* premium: for should the Vessel not arrive with Convoy, it requires a second entry to the Broker's *Cr.*, which has a confused appearance.

The advantage of opening an Account for Insurance, where Insurances are frequent, although the Merchant should not underwrite himself, is obvious, from collecting the several Premiums insured with each Broker, and carrying them once a month into the Ledger. This cannot be done where no Account of Insurance is kept.

If the Ship arrive safe, no other entry is necessary till the Premium be paid. If the Ship be lost, the Accountant will be able to make the necessary *Entries* to close the Transaction, according to the foregoing methods.—In the following Sets, several methods are given for settling cases of this kind.

Though some Merchants open an Account for each Underwriter, yet we would by no means recommend doing so: an Account *for the Broker*, or *Assurance Company*, is only necessary. In an extensive Business, where Insurances are frequently made, as it often happens that there are not less than twenty Underwriters concerned in a *single Policy*, this would occasion a great number of *Accounts* to be opened in the Ledger, without answering so good a purpose as a general one. It is sufficient to refer to the Broker's letter containing the names of the Underwriters, and the sums they engage for. We may note under the entry in the Journal, the names of the Underwriters, with the extent of their several Subscriptions.

VII. BAD DEBTS.

Where Debts become bad through the failure of the Debtors, and any part not likely soon to be recovered, it is more convenient to transfer them to one account, which may be entitled *Bad Debts.* This method shews the amount of such Debts at one point of view, and it saves the trouble of opening particular Accounts in a new Ledger. At this Account, the Bankrupt's *name*, and the sum he owes, are mentioned, in order that the value of the debt may be more easily estimated at taking a Balance.

First, IF THE FAILURE BE A TOTAL LOSS, enter
Profit and Loss Dr. to Bad Debts,

Mentioning the Bankrupt's name, and amount of his debt.

As it very seldom happens that any failure turns out a total loss, it is proper not to throw any Debt, however bad, out of the Books entirely, until the Bankrupt has obtained a discharge; as, previous to this, there is some chance that part may be recovered.

Secondly, WHEN THE BANKRUPT PAYS A COMPOSITION,
Profit and Loss Dr. to Bad Debts, for the deficiency;

And when a Dividend is received, or a final Settlement made, enter
The *Article* received, or *Person* accountable for it, *Dr. to Bad Debts.*

Thirdly, IF AT ANY AFTER PERIOD THE BANKRUPT SHOULD PAY UP THE BALANCE,
Cash Dr. to Profit and Loss for the sum received.

When the Composition on any Bankrupt's Subject is known at the time of taking a Balance, make *Profit and Loss Dr. to Bad Debts*; for the loss occasioned by the failure, and carry only the *difference* to Balance, which is the Composition to be received.

If the Composition be not ascertained at Balancing, make such an allowance for a loss as it is probable will be sustained, when a State of the Bankrupt's Affairs is made out, and charge *Profit and Loss Dr. to Balance* for this sum, as so much against the Business.

This method may be adopted with Accounts of Property, such as Houses, Ships, or the like, whose real value sometimes, at a Balance, cannot be exactly known. An allowance for Interest on borrowed money, payable at a future period, may be stated in the same manner; and also Interest on money in Bankers' hands, especially when no Accounts are opened for them in the Ledger.

CHAP. IV.

POSTING AND COMPARING THE BOOKS.

The posting of the Ledger, is the transferring of the Accounts in the Journal-entries into the Ledger. The first step is to allot a space for each Account. The room for every Account cannot be exactly known, but must be conjectured from the number of the transactions which are likely to follow. The Accounts may be opened as they occur in the Journal; or Accounts of the same kind may be placed together. This last arrangement is more convenient in extensive Business, where it is often necessary to look into several of these Accounts at the same time.

Next, an Index will be necessary for pointing out the folios of the Ledger where the Accounts are opened. The titles of the accounts are entered alphabetically in the Index; that is, Personal Accounts by the first letter of the sirname, Companies by the sirname of the Person who stands first in the *Firm*, and every other Account by the first letter of the first word.

In posting the Ledger, proceed in the following manner: First, turn, by the help of the Index, to the *Account* that is Dr. in the Journal-post, where it is opened in the Ledger; then, on the Dr. side of the Account, write the date on the margin, and on the same line say, To *the Account* that is Cr., annexing a short narration if necessary; next insert, in the reference column, the page of the Journal from which you are posting, and the sum in the money column; then turn to the Cr. in the Journal-post, and on the Cr. side say, By the *Account* that is Dr., inserting the *date*,

reference, and *sum*, as before; this being done, turn to the JOURNAL, and mark on the margin, or in a column allotted for the purpose, the *folio* of the LEDGER where the entry is posted.

In complex *Posts*, that is, where there are several *Drs.* and *Crs.*, turn to each in their order, and enter the articles according to the foregoing directions.

When the space allotted for any Account in the Ledger is filled up, the Account must be transferred to another *Folio;* for this purpose, write on both sides of the Account opposite where the sums will be placed when the account is added, *Transferred to Fol.*——and insert the folio where the Account is opened anew. Then after writing the title of the new Account, and entering the new folio in the Index, write on the Dr. *To Amount brought from Fol.*——and on the Cr. *By Amount brought from Fol.*——inserting on each side, the *folio* where the Account was first opened. The sums of an Account transferred should be left blank till the Books be compared, as an error in any of the entries will occasion an alteration in the sum.

When either side of an *Account* is full, both sides should be transferred, and a diagonal line drawn, to fill up the vacant space on the side which requires it.

Some have their Ledger ruled with a column for pointing out the other entry corresponding to any Account. This column is not given in any of the Ledgers, as we do not think it answers any good purpose, because the Index affords the same reference; besides, in many cases, especially when the Books are posted monthly, the word *Sundries* will occur, which can have no referring figure, as more than one Account is meant, not to mention the additional trouble in posting the Ledger when that column is adopted.

The Journal and Ledger should be written by one Person, and at leisure hours, and should keep pace nearly with the other Books. When the plan of Journalizing monthly is adopted, which possesses many advantages over the other mode, the several Subsidiary Books should be Journalized as soon as possible after the month is closed, for the preceding month, and immediately posted into the Ledger. Every Book should be carefully revised, and compared with the Book from which it is posted.

In comparing the Ledger with the Journal, proceed in the following manner: Begin with the first Journal-post, and turn to the folio of the Ledger where the *Dr.* is entered, which you are directed to by the reference figure in the margin, and compare the date, entry, and sum. If you find them to correspond, it is well; if not, the Ledger must be corrected, in conformity to the Journal. Then place a dot before the reference figure in the Journal, and such a mark as √ before the sum in the Ledger.

Proceed in the same manner to compare the *Cr.* of the Journal-post, and all the following entries in their order. The dots in the Journal shew how far the comparison is advanced, and the marks in the Ledger shew what entries are compared.

It will be more convenient if two Persons assist each other in comparing the Ledger. One has the Journal before him, and reads the Ledger-folio, titles of the Account, and *Dr.* or *Cr.;* the other turns to that Account, and reads the entry.

When the comparison of the Books is finished, glance over the Ledger, to observe if the mark of comparison be affixed to each entry. If not, you must turn to the Journal, and observe if the entries be right which had not been marked.

If the errors be not discovered at the first revisal, you must repeat the same operation till you bring the Books to balance. Marks different from the former ones, or these crossed, may be used, to signify that an entry has been examined oftener than once. Before, however, you begin to compare the Ledger a second time, it is proper to examine if the additions in the Journal-posts be right.

The foregoing directions for comparing the Ledger are applicable principally when the Books are Journalized and posted daily; and the multiplicity of entries at the Accounts, when this method is adopted, is very liable to occasion errors in the posting of the Ledger. In sets B and C, the Books are so constructed as to afford a check on the posting of the Ledger, without the trouble of comparing the Books.

CHAP. V.

BALANCING THE BOOKS.

The Balancing of the Books is the closing of the several accounts in the Ledger, and collecting into a concise abstract the *balances* as they appear at the *Dr.* or *Cr.* side of each Account.

Merchants generally Balance their Books once a year; their object in doing so is to ascertain their net Profit or Loss since the last balance, and exhibit the present state of their funds. If the Business be of such a kind, that most of the branches naturally come to an issue at a certain time of the year, that time should be adopted for taking a Balance.

It is proper before *Balancing*, to settle as many Personal Accounts as possible, to pay off all petty Debts and small Charges, and to affix a moderate value to the Goods on hand, according to the Current Prices at the time, and at which the Owner would be willing to purchase. It is more correct and satisfactory to estimate the value of the Goods at the *present prices*, than at prime cost; for the design of affixing any value, is to point out the gain or loss; for the gain is, in reality, obtained as soon as the prices rise; or the loss suffered, as soon as they fall.

Having posted into the Ledger all the articles in the Journal, before you close the accounts, it is proper to make a *Trial Balance*, in order to try if the *Dr.* and *Cr.* sides correspond. For this purpose, prepare two sheets of paper, ruled with two money-columns, for *Dr.* and *Cr.*; write *Profit and Loss* as the title of the one sheet, and *Balance* as the title of the other; then leaving *Stock*, and *Profit and Loss*, open till the last, take the balance, or difference of every Account, in the following manner:—

In the *Cash Account* enter the difference, which is the Cash on hand, on the *Dr.* side of the balance sheet.

In *Personal Accounts*, if the *Dr.* be greatest, enter the difference on the *Dr.* side of the balance sheet; but, if the *Cr.* be greatest, the contrary.

In *Bills Receivable*, enter the difference, which is the Bills on hand, to the *Dr.* side of the balance sheet.

In *Bills Payable*, enter the difference, which is the sum owing in accepted bills, to the *Cr.* side of the balance sheet.

In *Goods*, or other *Property*, if the whole be on hand, enter the amount on the *Dr.* side of the balance sheet. If all be sold, and the *Cr.* side of the account be greatest, enter the difference, which is gain, to the *Cr.* side of the profit and loss sheet; but if the *Dr.* side be greatest, the difference is loss, and is entered on the *Dr.* side. If part be on hand, enter the value of it, (estimated at prime cost, or at the current prices,) to the *Dr.* side of the balance sheet, and then ascertain the *gain* or *loss* on the part sold, which enter on the proper side of the profit and loss sheet.

In Accounts of *Adventures*, when no returns have been made, enter the amount which stands at the *Dr.*, on the *Dr.* side of the balance sheet. If returns be made, and the account credited for the proceeds of the Sales, enter the *gain* or *loss* on the *Cr.* or *Dr.* side of the profit and loss sheet accordingly.

In Accounts *subsidiary* to PROFIT AND LOSS, such as *Charges, House,* or *Proper Expenses, Interest, Commission, and Insurance*, enter the difference to the proper side of the profit and loss sheet.

When you have in this manner collected all the *balances*, add the Profit and Loss *sheet*, including the sums which stand at that Account in the Ledger. The difference is the net gain or loss: To this, add the difference of the Stock Account, and the sum exhibits your net Stock or Capital, and which will correspond to the difference of the Balance Sheet, if the Books be correctly posted, and the *balances* exactly collected.—The reason of this will appear from what follows:

The BALANCE *Account* contains on the *Dr.* the Cash on hand, the value of the Goods, or other Property which belongs to you, and all debts due to you. The *Cr.* contains the sums you owe in open *Accounts*, and in *accepted Bills.* The difference of *Balance*, therefore, exhibits your Net Capital at present. The STOCK *Account* contained your *Effects* and *Debts* at the commencement of the Books; therefore, the difference shews your net Capital at that time; and when your *Profits* are added, or *Losses* subtracted from this Sum, it will, of course, also shew your net Stock or Capital. Hence, the proof of Book-Keeping by *Double-Entry* consists of two methods of ascertaining what your net Stock or Capital is: the one, from a view of your present effects and debts; the other, from your former Stock, allowance being made for your *profits* or *losses;* and both will correspond, if the *Book* be correct.

The difference of STOCK and BALANCE being found to agree, your next work is to close the several Accounts. For this purpose, transfer the sum or difference of each Account to its proper place in the Ledger; or if the particulars of the *Balance* and *Profit and Loss* sheets are to be inserted in the JOURNAL, which is frequently done, make the following entries:—

1st, *Profit and Loss Dr. to Sundries*, viz. the several Accounts on the *Dr.* side of the profit and loss sheet; and

2nd, *Sundries Drs. to Profit and Loss*, viz. the several Accounts on the *Cr.* side.

3d, *Balance Dr. to Sundries*, for the Cash and Goods on hand, and Debts belonging to us—the particulars of the *Dr.* side of the Balance-Sheet.

4th, *Sundries Drs. to Balance*, for the debts owing by us on the *Cr.* side.

When the articles, which are comprised in these Entries, are posted into the LEDGER, all the *Personal, Real,* and *Nominal* Accounts, will balance, and you may add them as they are posted. The only Accounts that remain open are *Stock, Profit and Loss,* and *Balance.* To close these Accounts, some Accountants transfer the difference of STOCK to the *Cr.* of BALANCE *Account;* others think, that every article in the Ledger should be posted from the JOURNAL; and therefore they make the two following entries to close the Books:

1st, PROFIT *and* LOSS *Dr. to Stock*, for net gain; or
STOCK *Dr. to Profit and Loss*, for net loss.

2d, STOCK *Dr. to Balance*, for Net Capital.

The reason of the *difference* of the STOCK *Account* agreeing with that of BALANCE, may be explained in a different point of view. It was formerly observed,* that the whole sums of the *Dr.* and *Cr.* sides of the Ledger are equal; and therefore, if the sides of every Account, except one, be balanced, that one will balance of its own accord. The Balance Account alone remains open, and, upon trial, you will find that both sides are equal.

Though the Books must *balance* if no mistake has been committed, yet it is sometimes difficult to adjust them exactly in extensive Business, when the Ledger has been posted daily. If the error be so trifling as we do not think it worth while to make farther search to discover it, we may close the Books by making *Profit* and *Loss Dr.* or *Cr.* for the same. This introduces an article on the one side of the Ledger, which has none corresponding to it on the other, but is balanced by some undiscovered error.

It is not necessary to begin new BOOKS after *balancing*, nor to open the Accounts anew, unless the present Folios be filled up. The *Balances* may be brought down, and the *Accounts* continued in the same folios; but it is best to begin a new Ledger, if the present one appear to be insufficient to contain the Business till another Balance. The articles of the *Balance Sheet* supply materials to begin the new Books, and these are made the first entries in the Journal. Sometimes the several *balances* are transferred from the old Ledger into the new one, without being brought through the Journal.

When a person in the course of Business comes to have several sets of Books, it is usual to distinguish them by the letter of the alphabet. The first set is marked A, the second B, and so on.

* See Page 70.

CHAP. VI.

PARTNERSHIP ACCOUNTS.

PARTNERSHIP is when two or more Persons unite in Trade, and agree to divide the Profits or sustain the Losses arising from the Concern, according to the terms of their contract.

The Books of a Copartnership should shew not only the different kinds of Goods, or other Property belonging to the Partners, and the state in which they stand with neutral Persons, but also how each Partner stands with the Company. This branch of the subject may be divided into two general heads.

I. When the Partnership is only *occasional*, such as an Adventure, and you act as Manager.

First, WHEN THE GOODS ARE WHOLLY FURNISHED BY YOU.

This case is stated in Journal A, page 17, in a manner to answer daily Journalizing, which is adopted in the shipments. In Set B the same method is given agreeable to *monthly Journalizing*. In Set C, a different method from any of the former is given. These entries will be better understood by a reference to the Sets, than to enumerate them here.

When the Agent transmits an Account-Sales for part of the Amount only, it is best not to enter the *partial* Sales, especially in joint Adventures, until the whole of the Goods be disposed of, unless a Balance intervene, as it breaks the Account without answering any good purpose. When the Sales are finished, and an Account rendered, enter

AGENT *Dr. to Sundries.*
To each Partner.....for his share of net proceeds.
To Adventure in Co.,.....for your share of do.

It is proper to enter the Sales before balancing the Books, although a remittance should not have been made; because, when the Gain or Loss is considerable, it must affect the Balance-Account. Though by this entry the sales are brought to the *Cr.* of the Partners' Accounts, yet it is not to be understood, that you are accountable to them until you receive a remittance. In the event of the Agent becoming Bankrupt, or any of the persons to whom he sold the Goods, if not *guaranteed*, the partners must bear their share of the loss.

In cases where the Agent, to whom the Goods are consigned, is a Partner, he is *debited* only for your share of the *Net proceeds*, and that of any other Person who empowers you to act for him.

In every joint Adventure, it is to be understood, that the Person who is Manager, furnishes each of the Partners with an Invoice, agreeably to the entry in his Books; and the *credit* side of his Account in his Books, must necessarily be the same as the *debit* side of his Account in the Manager's Books.

Secondly, WHEN EACH PARTNER FURNISHES A PART OF THE GOODS.*

Method 1st, ADVENTURE IN CO. *Dr. to Sundries.*
To each Partner, †... for what he furnished.
To Goods,..... for what you furnished.
To Charges,..... for amount paid by you.

* The method of stating such Transactions according to the *old* Systems, is to open two Accounts for each Partner. *His account proper* † is credited for the value which he advances; and then, in a second entry, *the Partner's Account proper* is made *Dr. to his Account in Co.* for his share of the cost. This method renders the Transaction very complex and confused, by *debiting* each Partner for his part of the cost, and then *crediting* him in another Account for the same.

There is no occasion for any other entry until you receive an Account-Sales, in which the *Net proceeds* are ascertained. The AGENT is then made *Dr. to Sundries, To Adventure in Co.* for the outset charge, *To each Partner* for his share of the gain, and *To Profit and Loss* for your share, if the Business has yielded *profit;* if otherwise, the necessary entries will easily occur to the Accountant.

Method 2d, ADVENTURE IN CO. *Dr. to Sundries;*
Viz. the several Creditors as before.—Then,
Each Partner Dr. to Adventure in Co. for his share of the cost.

When you receive an Account Sales, enter the AGENT *Dr. to Sundries, To Adventure in Co.* for your share of net proceeds, and *To each Partner* for his share. It is obvious that, by this entry, the difference of the two sides of the *Adventure in Co.*, exhibits your Net Gain or Loss, and which may be closed at this time, or at any future period.

Thirdly, WHEN AN ADVENTURE IS FROM ANY PLACE,—on receiving the Invoice some enter,

Method 1st, ADVENTURE from—in Co. *Dr. to Sundries,*

To the Person from whom the Goods were ordered, for the amount;
To the Broker, for the premium, if the goods be insured; and
To Charges, if any be paid by you.

When the Adventure comes to an issue, and has been successful, each partner is *credited* for his share of the profit, and *To Profit and Loss* for your share. If there has been loss, these Accounts are *debited* for their respective proportions.

Method 2d, SUNDRIES DRS. *to the Person*, from whom the goods were ordered.
Each Partner....for his share of the cost.
Goods in Co......for your share, and all charges paid by you.

It is more convenient to enter the amount of the Charges to the *Debit* of Goods in Co., as the dividing of the Charges would occasion several complex entries; besides, the *Account of Goods in Co.* should shew the extent of the Adventure, which could not be the case if that account were debited for your part of the Charges only. In the *Account Sales*, the Charges are deducted in ascertaining the *Net proceeds*, and therefore the result is the same as if each Partner had been *debited* for his proportion of the Charges.

The first of the two methods here given is followed in Set A, and though it has the appearance of simplicity, yet it is very defective.—The second is given in Set B, and is much more satisfactory and correct, because each partner should be *debited* with his share of the cost; for, whatever way the sales of the Goods turn out, the Partners are accountable to you for their proportion.

For the Sales—the several *Purchasers* are made *Dr. to Goods in Co.*, and when the Sales are finished, the entry is,

GOODS IN CO. *Dr. to Sundries.**
To Charges.....for Rent, and for Incidents during the sale.
To each Partner..for his Share of the Net Proceeds.

This entry closes the transaction betwixt the Partners and you, and when posted into the Ledger, the difference of the two sides of the *Account of Goods in Co.* shews your *gain* or *loss* on the adventure.

If the Accountant chuses, he may now close the Account of *Goods in Co.* by inserting in the above entry, *To Profit and Loss*, for the difference being your gain, if the Adventure has yielded profit; if otherwise, *Profit and Loss Dr. to Goods in Co.* for the loss.

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* The manner in which the Account of *Goods in Co.* is stated, shews your whole Profit or Loss from being concerned in the adventure. It is unnecessary to open an Account for Commission if any, because it is ultimately carried to *Profit and Loss;* and it is better that the whole Gain or Loss should appear at the Account which gave rise to it.

II. FIXED COMPANIES, that is, where the Partners carry on a general Trade, under a certain *Firm*. Every Partnership of this kind should begin with a new Set of Books, and the outstanding Debts of any former Concern ought never to be allowed to constitute a part of the Joint-Stock of any of the Partners in the new Concern.

There is no occasion for making any entries in the Books until the Partners advance their shares.* When these are paid in, the entries may be according to any of the following methods.

Method 1st, *Cash*, or the *article* advanced, *Dr. to Stock*,—then
Stock Dr. to Sundries.
To each Partner for his share
2d, SUNDRIES *Drs. to the Partner.*
For the articles paid in.
3d, Sundries *Drs. to Stock in Co.*
For the articles paid in, mentioning each Partner's share.

The Accountant may adopt any of these methods which he chuses. We recommend the first and third methods, because, though the second method saves the trouble of opening a Stock-Account, it does not exhibit, in one point of view, the extent of the Company's Capital. Where the Partners are numerous, and think it prudent to conceal from the Book-keeper the amount of their respective Capitals, we prefer the third method to the first, because it does not require a distinct Account for any of the Partners, unless he has dealings with the Company as a neutral person.

If it be thought necessary to open TWO Accounts for any, or all of the Partners, for money withdrawn from the Trade for their private use, these Accounts are to be kept entirely distinct. The *Account in Co.* should contain only the Partner's Capital, with the gain or loss arising from the Business; and the *Account-Proper*, the Cash, and the value of any thing else drawn for his private use; or the contrary, the Cash and Goods paid into the Concern, with the Interest allowed on his Capital, or on his Account: At *balancing*, the difference of the *Account-Proper* is carried to Balance like any personal account, as a debt due to, or by the Company.

No other entry is necessary until some of the Partners are leaving the concern, or till an alteration of the shares takes place; in either case, the Books should be previously *Balanced*, and the Partners' Accounts closed.

If the Capital be increased, the entries are the same as at commencement; if it be diminished, these entries are reversed.

At Balancing the Books, if the Business has been successful, and the profit is to be divided, enter *Profit and Loss Dr. to each Partner's Account-Proper.* When the profit is to be applied to increase the stock, enter *Profit and Loss Dr. to Stock* for net Gain, and *Stock Dr. to Partner's Account in Co.*, if two Accounts be kept for the Partners. If there has been a loss on the Business, reverse the entries.

If any of the Partners reside abroad, and has a branch of the Business under his management, he should keep a distinct Set of Books, in which only are entered the Transactions which relate to the Company. These Books should be kept in the *species of Money* which is current in the Place where he resides.

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* If the entries be deferred till the Capitals be advanced, a second Account at that time is avoided, which greatly simplifies the transactions. As some, however, still follow the old Systems, by making entries previously to the shares being paid in, we shall mention the entries necessary in this case.

Method 1st, STOCK *Dr. to Sundries.*
To each Partner's Acconnt in Co., for his proposed Capital—then
SUNDRIES *Drs. to Stock.*
Each Partner's Account proper for the same.
2d, *Each Partner's Account proper Dr. to Ditto's Account in Co.*
For the Capital to be advanced.
3d, SUNDRIES *Drs. to Stock in Co.*
Each Partner's Account proper for the proposed capital,—And

When the Partners pay in their respective shares, the entry is *Cash*, or the *article* advanced *Dr. to Partner's Account proper.* At the time of *balancing*, if the entries have been made as above, the interest allowed on each Partner's capital, is calculated on his Account Proper, because that Account shews the dates when it was advanced. If no entry be made till the Capitals be paid in, the Partner's Account in Co. will of course shew the proper dates for computing the Interest.

PRELIMINARY OBSERVATIONS ON SET A.

Cash Book.

The *Cash* for the first three months is posted into the Ledger from this Book, and only the monthly amount of the Sums received and paid entered in the Journal. The reason is, that the Books, for that time, are journalized *daily*, and to have entered the *Cash* Transactions in the Journal, would have been merely a repetition of the Cash-Book.

The Net sums received or paid on *discount*, are only entered, and the discounts stated in the Day-Book. Likewise money lent or borrowed for a few days, is only short extended, which is a sufficient memorandum in balancing the Cash; and when repaid, these entries will of course *balance* themselves. Such Transactions should never be brought through the Books.

The incidental Charges on the Business, and those on Goods consigned to you, are entered once a month, being taken from the *Petty-Cash-Book* kept for that purpose; and, for the three first months, the persons to whom shipments are made are *debited* for the charges from this Book.

Although money deposited in the Banks may be considered Cash on hand, as it can be had at any time within Bank hours, yet we have opened Accounts for the Banks in Sets A, B, and D. In extensive Trade it will be found useful, particularly where a *Cash-Account* is kept, which is supposed to be the case in these Sets.

Those who do not open Accounts for the Banks, keep a *Check-Ledger*, which is ruled with a number of columns for computing the interest. Each Transaction is added to, or subtracted from, the former balance, by which the state of the Account at any period is shewn.*

Bill-Book.

As the three first months are journalized daily, the Bills are not brought through the Journal, but only the monthly amount entered; neither are any London Bills recorded in the Bill-Book for the same time. This will account for the Nos. of the Bills not agreeing with Set B, where every Bill is supposed to be entered.

For the three last months every Bill is entered, and journalized from the Bill-Book, as references to that Book for particulars are frequently made; yet sometimes bills may be entered in the Bill-Book which should not be journalized from it. Of this description are Bills drawn in Foreign Money, which cannot, at the time of entry, be reduced into *Sterling* at a fixed rate of Exchange; no farther notice should be taken of these Bills until they be negociated, and then they are entered in the Cash-Book.

In order to give the learner a distinct idea of the nature of the Bills *drawn* on, and those *remitted* to the Banker, we have, for the first three months, noted the particulars in the Day-Book, though this is seldom if ever done in Modern Practice.

Purchase-Book.

The Inventory of the Goods on hand at the different periods is inserted in this Book, which is done to avoid increasing the number of the Books. A separate Book, however, is generally, if not always, used for this purpose.

The Bills of Parcels and Invoices are supposed to be the originals, and this is the reason why this Book is not ruled with money columns.

With regard to the Goods bought for *Exportation*, as they are supposed not to be purchased until you receive orders for them, and as several parcels are sent off to one House without being opened up, to have given the particulars of these would have been but a duplicate of the Invoice Book *outward:* For this reason, the particulars of the Exported Goods for the last three months are not inserted.

Invoice-Book Outward.

This Book, as was formerly observed, † contains an Account of all Goods Exported, or Shipped off. It is necessary only to add, that when a Consignment to any House is frequent, it is best to enter these by themselves, as it will be found more convenient in checking the *Account of Sales.*

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* See page 12, Method Second, for computing the Interest. † Page 68.

Day-Book.

This Book begins with an Inventory of the Owner's Effects, and a list of his Debts supposed to be transferred from the preceding Balance. This, however, is done merely to connect the Transactions for the sake of the learner. In Business, the articles of the former Balance are usually inserted in the Journal only before they are posted into the Ledger.

Every Transaction for the three first months, excepting the *Cash* and *Bills*, is entered in this Book. The particulars of the Shipments for the same time are not given, because these will be found in the Invoice-Book outward. *The Sales for Cash* are inserted in order to check the Stock on hand, but posted from the Cash-Book.

The Sales of Goods on consignment made in May and June are inserted, with the *initials* of the Proprietor's name on the margin, for distinction, and entered as mentioned under the description of the Account-Sales-Book, *page* 66.

Account-Sales-Book.

We have given two forms for drawing out an Account of Sales. The form, with the several Charges, on the first or left hand page, and the particulars of the Sale on the opposite page, in the manner of *Dr.* and *Cr.*, is best adapted for West India produce. The other form, with the Sale and Charges on the same side, is preferable for such articles as compose these Sets.*

Some of the Sales are *guaranteed* by the Owner of the Books, and some are at the risk of the Proprietors. The settlement with the Proprietors in these two cases is different, if they reside in or near this market. In the case where you, as Agent, *guarantee* the Debt, the Proprietor either receives your *acceptance* for the Net proceeds of the Sales, or you remit him a Bill on your Banker. In the other case, the Agent has nothing farther to do with the debt than to collect the Purchaser's Bills, which are made payable to the Proprietors, and to remit them. These Bills are not entered in the Bill-Book, but noted in the Day-Book.

At the time of Balancing, it sometimes happens that a small Sale or two of a Consignment is made, which may not be worth while to enter into the *Account-Sales-Book;* yet to take no notice of these Sales, would occasion a false Balance. In such a case, you may, from the amount of your own Goods on hand, deduct the sum of these small Sales after the charges are taken off. This prevents the necessity of bringing the *Net proceeds* of the Goods sold to the Proprietor's *credit*, until the Sales of the Consignment be finished, and leaves the Account in such a state as can easily be continued. *See Balance, Ledger C., page* 27.

Journal.

For the three first months every Transaction is journalized singly, and the form of expressing *Dr.* and *Cr.* in the entries is varied in the third month. For the last three months, the Transactions are journalized *monthly*, except the Shipments, which are entered daily. This was done to introduce a greater variety, the Charges for the former period being posted from the Cash-Book, and for the latter from this Book.

The additional column on the margin for the month of March, is for inserting the folios of the *Dr.* and *Cr.* articles separately. This plan, at the time of *Balancing*, will be found to answer the purpose of repeating the particulars of the *Balance Sheet.*

Ledger.

The *Dr.* and *Cr.* sides are placed on the same page, which is now become very general. This Book, especially in extensive Business, should be posted from monthly Journal-Entries, in order to exhibit, in a concise point of view, the state of every Account.

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* For a further explanation of an Account-Sales, *see* p. 11.

Date.	Fol. in Led.	CASH	Dr.		
		Received in January, 1817.			
1	—	To *Balance* in hand,	32	10	2
2	1	To *Thistle Bank*, ☞ order, (including the interest due me,)	172	7	4
4	5	To *Royal Bank*,	120	//	//
5	2	To *Bills Receivable*, received payment of No. 157., H. Glen & Co.	289	10	7
8	2	To *Bills Receivable*, discounted No. 163., Ord & Dow, 27th March, 212 // 6 // 0			
		175., Will. Arnot, 8th April, ..145 // 10 // 0			
			357	16	//
14	7	To *William Ferguson*, received in full,	111	12	6
21	3	To *Cotton Yarn*, received from F. Wood, as ☞ Day-Book, page 3.	37	17	//
22	2	To *Bills Receivable*, discounted No. 164, William Simpson, due 15th April,	196	5	//
25	5	To *Royal Bank*, ☞ order,	220	//	//
			1537	18	7
		Entered monthly amount, ☞ Journal, p. 3., £1505 // 8 // 5			

		Received in February.			
1	—	To *Balance* from last month,	10	4	6
5	1	To *Thistle Bank*, ☞ order,	110	//	//
8	5	To *Royal Bank*, do.	270	//	//
12	2	To *Bills Receivable*, discounted No. 179. R. Wilson & Co. due 10th Apr. 172 // 9 // 10			
		165. J. Denny & Co. on Brodie, 25th, 234 // 12 // 6			
		170. Will. Stirling & Sons, 7th May, 410 // 7 // 10			
			817	10	2
41	6	To *Robert Easton*, received in full,	112	10	0
19	2	To *Bills Receivable*, discounted No 173. T. Bissland & Co. due 26th Apr. 163 // 4 // 8			
		176. J. Howie & Co. 10th May, 110 // 4 // 0			
		186. T. Bissland & Co. 18th 114 // 3 // 0			
			387	11	8
	—	To *William Arnot*, received back £200.			
	14	To *Interest* received from ditto,	//	3	10
21	1	To *Thistle Bank*, ☞ order,	210	//	//
25	5	To *Royal Bank*, do.	120	//	//
			2038	//	2
		Entered monthly amount, ☞ Journal, p. 5., £2027 // 15 // 8			

Date	Fol. in Led.	CASH	Cr.		
		Paid in January, 1817.			
2	2	By *Bills Payable*, paid No. 57. Dunn, Smith, & Co.	195	11	10
4	5	By *Strange, Dashwood, & Co.* remitted them More's draft on Downe & Co. 45 days, due 21st February,	120	//	//
5	5	By *Royal Bank*, ☞ receipt, (including the interest due them,)	286	12	//
8	14	By *Interest*, paid discount on 2 bills,	4	//	9
	5	By *Royal Bank*, ☞ receipt,	390	//	//
14	1	By *Thistle Bank*. do.	110	//	//
22	14	By *Interest*, paid discount on a bill,	2	4	7
	1	By *Thistle Bank*, ☞ receipt,	200	//	//
24	3	By *Cotton Yarn*, paid sundry carriages,	7	4	2
25	2	By *Bills Payable*, paid No. 68. J. Handyside,	178	4	6
	4	By *Madder*, paid freight and charges on 9 casks from London,	10	3	8
31	16	By *House Expences* this month,	21	//	//
	15	By *Charges*, paid postages, stamp bills, &c. this month, ☞ Expense Book,	2	12	7
	—	By Balance to next month,	10	4	6
			1537	18	7
		Entered monthly amount, ☞ *Journal*, *p.* 3, £1527 // 14 // 1			

		Paid in February.			
5	2	By *Bills Payable*, paid No. 65. James Finlay & Co.	112	15	//
8	10	By *James Finlay & Co.* paid them in full,	266	9	6
12	14	By *Interest*, paid discount on 3 bills,	7	14	4
	—	By *William Arnot*, lent him till 19th, £200.			
	5	By *Royal Bank*, ☞ receipt,	600	//	//
14	1	By *Thistle Bank*, do.	120	//	//
19	14	By *Interest*, paid discount on 3 bills,	4	1	1
	10	By *William Bogle & Co.* paid them in full,	8	4	//
	5	By *Strange, Dashwood, & Co.* remitted draft on Downe & Co. at 45 days, due 8th April,	183	11	//
	5	By *Royal Bank*, ☞ receipt,	400	//	//
21	2	By *Bills Payable*, paid No. 71. Blackey, Hardisty, & Co. to J. Buchanan & Co.	210	13	//
22	17	By *Nimmo & Bell*, paid for protesting their bill due this day,	//	3	//
23	18	By *Mayne & Rowley*, paid charges on Goods ☞ Atlantic,	1	13	6
25	16	By *Robert Strong*, my porter, paid wages to this date, 8 weeks, at 12s.	4	16	//
26	4	By *Ashes*, paid duty, freight, and charges, on 110 barrels, from New York,	81	4	10
28	16	By *House Expences*, this month,	20	//	//
	15	By *Charges* this month, ☞ Expense Book,	2	14	10
	—	By Balance to next month,	14	//	1
			2038	//	2
		Entered monthly amount, ☞ *Journal*, *p.* 5, £2024 // 0 // 1			

Date.	Fol. in Led.	CASH *Received in March*, 1817.	Dr.		
1	—	To Balance from last month,	14	//	1
5	2	To *Bills Receivable*, discounted No. 180. J. Cochran, due 14th May, 264 // 0 // 9 183. J. Pattison & Co. 31st 204 // 13 // 4	468	14	1
8	3	To *Cotton Yarn*, received from J. Millar, as ☞ Day-Book, p. 8	4	1	//
11	7	To *William Ferguson*, received from him in full,	139	1	//
	6	To *Robert Easton*, ditto,	55	14	//
12	2	To *Bills Receivable*, discounted No. 187. T. Bissland & Co. due 28th May,	236	18	6
	11	To *Michael Watson*, received from him in full,	107	17	//
16	7	To *Campbell, Dale, & Co.* ditto,	73	6	//
19	2	To *Bills Receivable*, discounted No. 190. Crombie & Carnegie, 4th June, 136 // 17 // 5 178. Will. Gillespie & Co. 8th, 240 // 15 // 6	377	12	11
20	5	To *Royal Bank*, ☞ order,	140	//	//
25	1	To *Thistle Bank*, do.	230	//	//
26	2	To *Bills Receivable*, discounted No 171. P. & J, Macadam, 14th June, 368 // 4 // 9 172. Watson, Arthur, & Co. 11th, 353 // 18 // 0	722	2	9
			2569	7	4
		Entered Journal, p. 8, £2555 // 7 // 3			

Received in April.

1		To Balance from last month,	168	17	//
2		To *Penman & Brown*, received back from them £150.			
6		To *Royal Bank*, ☞ order,	650	//	//
		To *Debentures*, received drawback ☞ Isabella,	55	3	4
8		To *Thistle Bank*, ☞ order,	160	//	//
10		To *Thistle Bank*, do.	450	//	//
13		To *Royal Bank*, do.	260	//	//
		To *Interest*, received 23 days' discount on draft remitted Strange & Co.	//	16	//
17		To *Will Ferguson*, received balance of barter betwixt Yarn and Muslins,	//	2	//
23		To *Bills Receivable*, discounted No. 202. J. Howie & Co. on Hill, 8th July, 123 // 16 // 0 197. Will Arnot, 11th, 147 // 11 // 6 185. W. Simpson, 19th, 189 // 4 // 0	460	11	6
25		To *Ord & Dow*, received dividend of 3/6 ☞ £ on £212 // 6	37	3	//
			2242	12	10
		Entered Journal, p. 11			

Date.	Fol. in Ledg.	CASH — *Paid in March*, 1817.	Cr.		
4	3	By *Cotton Yarn*, paid carriage of a bale from Manchester,	1	15	2
5	14	By *Interest*, paid discount on 2 Bills,	4	19	5
	5	By *Royal Bank*, ℔ receipt,	460	//	//
11	16	By *House Expenses*,	12	5	//
	5	By *Royal Bank*, ℔ receipt,	200	//	//
12	14	By *Interest*, paid discount on a Bill,	2	10	//
	20	By *Holford, Rucker, & Co.* paid charges on Goods ℔ Isabella,	3	//	3
	1	By *Thistle Bank* ℔ receipt,	320	//	//
	6	By *Furniture*, paid for a desk,	8	8	//
16	1	By *Thistle Bank*, ℔ receipt,	70	//	//
16	21	By *William Tate & Co. My Account Consignments*, paid charges, ℔ Jessie,	5	15	8
19	14	By *Interest*, paid discount on 2 Bills,	4	2	4
19	5	By *Strange, Dashwood, & Co.* remitted draft on Downe & Co. at 45 days, due 6th May	310	//	//
20	2	By *Bills Payable*, paid No. 74, Christie & Shaw to Smith & Gray,	184	16	8
	4	By *Madder*, paid freight on 15 casks from London,	13	10	3
25	2	By *Bills Payable*, paid No. 76, Dale & M'Intosh,	243	6	6
26	21	By *Ord & Dow*, paid their Bill due this day, they having failed,	212	6	//
	14	By *Interest*, paid discount on 2 Bills,	7	15	4
	—	By *Penman & Brown*, lent them till 2nd April, £150,			
	5	By *Royal Bank*, ℔ receipt,	305	//	//
	10	By *Richard Conder*, paid charges, ℔ Hopewell,	9	5	4
	16	By *James Irvine*, my clerk, 3 months' salary,	17	10	//
31	15	By *Charges*, this month, ℔ Exp. B.	4	4	5
		By Balance in hand to next month,	168	17	//
			2569	7	4
		Entered JOURNAL, p. 8, £2400//10 // 4			

Paid in April.

2		By *Royal Bank*, per receipt,	150	//	//
6		By *Todd & Shortridge*, paid them in full,	369	15	//
		By *James Finlay & Co.* ditto,	113	//	//
		By *Bills payable*, paid No. 78, Michael Watson,	235	15	6
8		By *William Arnot*, paid his bill due this day, for his accommodation,	145	10	//
10		By *Bills Payable*, paid No. 80, George Bowie & Co.	460	15	10
13		By *Strange, Dashwood & Co.* remitted them Andrew's draft on Boldero & Co. 8th June,	253	18	3
		By *Charges*, paid charges on goods per Triton, for Philadelphia,	4	10	6
15		By *Robert Strong*, my porter, paid wages to this date, 7 weeks, at 12s.	4	4	//
16		By *G. & R. Dennistoun & Co.* paid balance of account,	7	7	//
17		By *Charges*, paid charges on goods, per Mary, for London,	1	19	9
23		By *Interest*, paid discount on 3 bills,	5	2	9
		By *Charges*, paid expenses of a journey to Manchester and London,	55	2	//
		By *Royal Bank*, per receipt,	400	//	//
25		By *Madder*, paid freight and charges on 12 casks from London,	14	13	5
30		By *Charges*, paid carriages, stamp bills, &c. per Expense-Book,	10	17	4
		By Balance to next month	10	1	6
			2242	12	10
		Entered JOURNAL, p. 11.			

CASH

Received in May, 1817.

				Dr.		
1	To Balance from last month,			10	1	6
4	To *Cotton Yarn*, received as ☞ Day-Book, page 15,			29	1	//
	To *Royal Bank*, ☞ order,			300	//	//
6	To *Robert Easton*, received in full,			130	14	//
	To *John Cochran*, ditto,			60	6	6
	To *Penman & Brown*, received in part,			60	//	//
7	To *Bills Receivable*, discd. No. 181, Will. Stirling & Sons, due 6th Aug.	241 // 3 // 0				
	192, Kibble, Forster, & Co.	267 // 15 // 2				
				508	18	2
8	To *Bills Receivable*, discd. 203, Wm. Tate & Co, due 7th July,	445 // 4 // 0				
	213, Strange, Dashwood, & Co. 11th July,	470 // 9 // 0				
				915	13	//
10	To *Thistle Bank*, ☞ order,			160	//	//
14	To *Bills Receivable*, discd. 183, Todd & Shortridge, 12th August,	117 // 5 // 2				
	184, Watson, Arthur, & Co. 14th Aug.	98 // 2 // 4				
				215	7	6
15	To *Debentures*, received drawback ☞ Triton,			56	11	9
	To *Thistle Bank*, ☞ order,			300	//	//
22	To *Bills Receivable*, discd. 218, Conder on Lees & Co. due 28th August,			418	18	10
24	To *Royal Bank*, ☞ order,			390	//	//
25	To *Bills Receivable*, discd. 219, Reiss on Du Fay, due 13th July,			263	17	//
31	To *Ord & Dow*, received dividend of 8s. ☞ £. on £212 // 6s. being the last,			84	18	5
				3904	7	8

Entered JOURNAL, p. 15.

Received in June.

1	To Balance from last month,			2	//	3
4	To *Royal Bank*, ☞ order,			190	//	//
	To *Bills Receivable*, discd. No. 212, Wm. Stirling & Sons, 12th Aug.	114 // 9 // 8				
	216, H. Houldsworth & Co. 14th Aug.	294 // 12 // 2				
				409	1	10
7	To *Bills Receivable*, discd. 224, Strange Dashwood & Co. due 10th Sep.			346	16	//
12	To *Debentures*, received bounty ☞ Triton,			23	8	//
	To *Orhart, White, Rose, & Co.* received Balance betwixt Account and Bill,			12	15	6
	To *Royal Bank*, ☞ order,			160	//	//
21	To *Bills Receivable*, received payment of No. 193, Watson, Arthur, & Co.			129	2	8
22	To *Commission* for receiving £690. on Account of, and remitted P. Drinkwater			3	9	//
24	To *Sales of Cotton Yarn*, received for 12 bundles of Smith & Townley's Yarn, as ☞ Account Sales B. p. 5.			39	5	7
25	To *Royal Bank*, ☞ order,			800	//	//
	To *Thistle Bank*,			420	//	//
	To *Interest*, received for discount on 2 Bills, retired this day, No. 86 and 88,			18	13	//
				2554	11	10

Entered JOURNAL, p. 20.

Date.	CASH	Cr.		
	Paid in May, 1817.			
3	By *Charges*, paid sundry Charges ℔ Dolphin,	6	5	//
4	By *Strange, Dashwood, & Co.* remitted draft on Downe & Co. 45 days, due 18th June, Kennedy's Bill,	245	//	//
	By *Cotton Yarn*, paid for 350lbs. bought at Public Sale this day, I. B.	66	15	10
6	By *Thistle Bank*, ℔ receipt,	260	//	//
7	By *Thomas Shiels & Co.* paid them in full of Bills of Parcels of 12th and 20th April,	267	8	//
	By *John M'Fee & Co.* 15th ult.	151	18	//
	By *Interest*, paid discount on 2 Bills,	6	6	10
8	By *Bills Payable*, remitted More's draft to pay No. 82, due 11th, Scruton and Campbell to Kelly & Gow,	302	13	6
	By *Interest*, paid discount on 2 Bills sold at 30 days' par,	3	11	2
	By *Royal Bank*, ℔ receipt,	400	//	//
	By *Thistle Bank*,	290	//	//
10	By *Cotton Yarn*, paid J. Cochran for an error in Bill at *par*. 15th April,	//	10	//
	By *Sales of Cotton* in Co. paid duty, freight, and charges on 50 Bales, ℔ Fanny,	172	12	3
14	By *Interest*, paid discount on 2 Bills,	2	13	6
	By *Ashes*, paid duty, freight, and charges, on 100 barrels from New York,	73	10	3
	By *Thistle Bank*, ℔ receipt,	140	//	//
15	By *Charges*, paid a half year's rent of Warehouse and Cellars,	47	10	//
	By *Strange, Dashwood, & Co.* remitted draft on Esdaile & Co. due 23d instant,	289	13	//
	By *Interest*, paid prem. on ditto, 30 days' *par*,	//	19	10
22	By *Interest*, paid discount on a Bill,	3	14	7
	By *Royal Bank*, ℔ receipt,	380	//	//
	By *House Expenses*,	35	11	//
24	By *Bills Payable*, remitted More's draft to retire No. 83, Mayne & Rowley, due 27th,	385	8	11
	By *Charges*, paid sundry charges, ℔ the Susanna,	11	15	1
25	By *Interest*, paid discount on a Bill,	//	11	7
	By *Royal Bank*, ℔ receipt,	260	//	//
	By *Cotton Yarn*, paid carriage of a Bale from P. Drinkwater,	3	16	6
31	By *Thistle Bank*, ℔ receipt,	80	//	//
	By *Charges*, paid Carriages, Stamp-Bills, and postages, ℔ E. B.	14	2	7
	By Balance to next month,	2	//	3
		3904	7	8
	Entered JOURNAL, p. 15.			
	Paid in June.			
4	By *Alexander Bryce & Co.* paid them in full of Bill of par. 15th April,	236	6	//
	By *Dalgleish & Frame*, 26th do.	151	1	//
	By *Interest*, paid discount on 2 Bills,	3	18	10
	By *Strange, Dashwood, & Co.* remitted draft on Downe & Co. due 22d July,	200	//	//
7	By *Interest*, paid discount on 1 Bill,	3	3	8
	By *Rothsay Spinning Company*, paid them in full,	266	9	6
	By *Thistle Bank*, ℔ receipt,	80	//	//
12	By *Bills Payable*, paid No. 79, Michael Watson,	134	5	10
	By *James Irvine*, my clerk, in part wages,	20	10	//
	By *House Expenses*,	39	14	//
21	By *Thistle Bank*, ℔ receipt,	130	//	//
25	By *Bills Payable*, paid on discount, No. 86, W. Gillespie & Co. 9th Oct. 245 // 19 // 3 88, Rothsay Spinning Co. 13th, 1007 // 12 // 6	1253	11	9
30	By *Robert Strong*, my porter, wages to this date,	6	12	//
	By *Charges* this month, ℔ E. B.	8	8	3
	By *Profit and Loss*, lost a note value	10	//	//
	By Balance in hand,	10	11	//
		2554	11	10
	Entered JOURNAL, p. 20.			

BILLS

No.	When Received.		Led. Fol.	From whom Received.	By whom Drawn.	On whom Drawn.	To whom Payable
	1817						
173	Jan.	4	9	Thomas Bissland & Co.	Themselves	Thomas Bissland & Co.	My order
174		5	9	D. Johnson, Son, & Cree	Ditto	D. Johnson, Son, & Cree	Ditto
175			8	William Arnot	Himself	W. Arnot	Ditto
176		7	8	John Howie & Co.	Themselves	John Howie & Co.	Ditto
177		8	7	Campbell, Dale, & Co.	Myself	Campbell, Dale, & Co.	Ditto
178			8	William Gillespie & Co.	Ditto	William Gillespie & Co.	Ditto
179		10	9	Robert Wilson & Co.	Ditto	Robert Wilson & Co.	Ditto
180		12	7	John Cochran	Himself	John Cochran	Ditto

BILLS

No.	When Received.		Fol.	From whom Received.	By whom Drawn.	On whom Drawn.	To whom Payable
181	Feb.	3	13	William Stirling & Sons	Myself	William Stirling & Sons	My order
182		6	7	Campbell, Dale, & Co.	Themselves	Campbell, Dale, & Co.	Ditto
183		9	12	Todd & Shortridge	Ditto	Todd & Shortridge	Ditto
184		12	12	Watson, Arthur, & Co.	Myself	Watson, Arthur, & Co.	Ditto
185		16	6	William Simpson	Himself	William Simpson	Ditto
186			9	Thomas Bissland & Co.	Themselves	Thomas Bisland & Co.	Ditto
187			—	Ditto	Myself	Ditto	Ditto
188			17	John Pattison & Co.	Themselves	John Pattison & Co.	Ditto

BILLS

No.	When Received.		Fol.	From whom Received.	By whom Drawn.	On whom Drawn.	To whom Payable
189	Mar.	7	8	William Gillespie & Co.	Themselves	William Gillespie & Co.	My order
190		12	12	Crombie & Carnegie	Myself	Crombie & Carnegie	Ditto
191			6	William Simpson	Himself	William Simpson	Ditto
192			19	Kibble, Forster, & Co.	Myself	Kibble, Forster, & Co.	Ditto
193		13	12	Watson, Arthur, & Co.	Themselves	Watson, Arthur, & Co.	Ditto
194		26	17	Nimmo & Bell	Ditto	Brown & Craig	Nimmo & Bell
195			—	Ditto	Ditto	Ditto	Ditto
196			—	Ditto	Ditto	Nimmo & Bell	My Order

RECEIVABLE.

Place,	*Date, and Term.*		*Where Payable.*	*When Due.*	*Sum.*			*When*		*and How Disposed of.*	
	1816							1817			
Paisley	23 Dec.	4 mos.	Glasgow	26 April	163	4	8	Feb.	12	Discounted with Royal Bank	
	1817										
Perth	5 Jan.	6 mos.	Do.	8 July	95	6	//				
Glasgow	5 Jan.	3 mos.	Do.	8 April	145	10	//	Jan.	8	Ditto	Ditto
Do.	7 Jan.	4 mos.	Do.	10 May	110	4	//	Feb.	19	Ditto	Thistle Bank
Do.	1 Jan.	6 mos.	Do.	4 July	126	14	//				
Do.	5 Jan.	5 mos.	Do.	8 June	240	15	6	Mar.	19	Ditto	Royal Bank
Do.	7 Jan.	3 mos.	London	10 April	172	9	10	Feb.	12	Ditto	Thistle Bank
Do.	11 Jan.	4 mos.	Glasgow	14 May	264	//	9	Mar.	5	Ditto	Ditto
				Ent. Jour. 3.	1318	4	9				

RECEIVABLE.

Place,	*Date, and Term.*		*Where Payable.*	*When Due.*	*Sum.*			*When*		*and How Disposed of.*	
Glasgow	3 Feb.	6 mos.	Glasgow	6 August	241	3	//	May	7	Discounted with Royal Bank	
Do.	6 Feb.	5 mos.	Do.	9 July	246	19	//				
Do.	9 Feb.	6 mos.	Do.	12 August	117	5	2	May	14	Ditto	Royal Bank
Do.	11 Feb.	6 mos.	Do.	14 August	98	2	4			Ditto	Ditto
Do.	16 Feb.	5 mos.	Do.	19 July	189	4	//	Apr.	23	Ditto	Ditto
Paisley	15 Jan.	4 mos.	Do.	18 May	114	3	//	Feb.	19	Ditto	Thistle Bank
Glasgow	25 Jan.	4 mos.	Do.	28 May	236	18	6	Mar.	12	Ditto	Royal Bank
Do.	28 Jan.	4 mos.	Do.	31 May	204	13	4		5	Ditto	Ditto
				Ent. Jour. 5.	1448	8	4				

RECEIVABLE.

Place,	*Date, and Term.*		*Where Payable.*	*When Due.*	*Sum.*			*When*		*and How Disposed of.*	
Anderston	7 Mar.	6 mos.	Glasgow	10 Sept.	153	19	9				
Glasgow	1 Mar.	3 mos.	Do.	4 June	136	17	5	Mar.	19	Discoun. with Thistle Bank	
Do.	5 Mar.	6 mos.	Do.	8 Sept.	86	6	6				
Do.	3 Mar.	5 mos.	Do.	6 August	267	15	2	May	7	Ditto	Royal Bank
Do.	18 Feb.	4 mos.	Do.	21 June	129	2	8	June	21	Received payment	
Do.	6 Mar.	4 mos.	Do.	9 July	37	2	3				
Do.	6 Mar.	6 mos.	Do.	9 Sept.	56	3	//				
Do.	6 Mar.	9 mos.	Do.	9 Dec.	56	16	9				
				Ent. Jour. 8.	924	3	6				

BILLS

Page Jour.	No.	When Received.		On whose Account.	By whom Drawn.	On whom Drawn.	To whom Pa
		1817					
12	197	Apr.	8	William Arnot	William Arnot	William Arnot	My Order
12	198		//	John Kingan	Myself	John Kingan	Ditto
12	199		9	Strange, Dashwood, & Co	Myself	Strange, Dashwood, & Co	P. Drinkwater
12	200		//	Penman & Brown	Penman & Brown	Penman & Brown	My Order
12	201		11	John Howie & Co.	John Howie & Co.	James Brown	John Howie &
12	202		//	Ditto	Ditto	Hill & Gow	Ditto
12	203		13	William Tate & Co.	Myself	William Tate & Co.	Smith & Gray
12	204		//	Todd & Shortridge	Todd & Shortridge	Todd & Shortridge	My Order
12	205		//	Crombie & Carnegie	Myself	Crombie & Carnegie	Ditto
12	206		15	Kibble, Forster, & Co.	Ditto	Kibble, Forster, & Co.	Ditto
12	207		//	H. Houldsworth, & Co.	Ditto	H. Houldsworth & Co.	Ditto
12	208		//	D. Johnson, Son, & Cree	D. Johnson, Son, & Cree	D. Johnson, Son, & Cree	Ditto

BILLS

Page Jour.	No.	When Received.		On whose Account.	By whom Drawn.	On whom Drawn.	To whom Pa
16	209	May	4	Strange, Dashwood, & Co	Myself	Strange, Dashwood, & Co	P. Drinkwater
16	210		//	James Denny & Co.	J. Denny & Co.	J. Denny & Co.	My Order
16	211		6	William Stirling & Sons	Myself	W. Stirling & Sons	Ditto
16	212		//	Ditto	Ditto	Ditto	Ditto
16	213		8	Strange, Dashwood, & Co	Ditto	Strange, Dashwood, & Co	Smith & Gray
16	214		//	Mayne & Rowley	Mayne & Rowley	Boldero, Lushington & Co	My Order
16	215		10	Penman & Brown	William Smith & Co.	Orr & Denny	Penman & Bro
16	216		//	H. Houldsworth & Co.	Myself	H. Houldsworth, & Co.	My Order
16	217		13	John Cochran	J. Cochran	J. Cochran	Ditto
16	218		18	Richard Conder	Richard Conder	Lees & Co.	Ditto
16	219		24	Holford, Rucker, & Co.	Moses Reiss	Jn. Noi Du Fay	Holford, Ruck

BILLS

Page Jour.	No.	When Received.		On whose Account.	By whom Drawn.	On whom Drawn.	To whom Pa
20	220	June	5	William Arnot	William Arnot	John Murphy	William Arnot
20	221		//	James Denny & Co.	J. Denny & Co.	J. Denny & Co.	My Order
20	222		7	Richard Conder	Renny & White	Goldsmid & Son	Richard Conde
20	223		//	Strange, Dashwood, & Co	Myself	Strange, Dashwood, & Co	William Wrigh
20	224		//	Ditto	Ditto	Ditto	R. Wilson
21	225		8	H. Houldsworth & Co.	Ditto	H. Houldsworth, & Co.	My Order
21	226		10	Joseph Taylor & Sons	John M'Call	Allan & Smith	Ditto
21	227		//	Crombie & Carnegie	Crombie & Carnegie	Crombie & Carnegie	Ditto
21	228		15	D. Johnson, Son, & Cree	D. Johnson, Son, & Cree	D. Johnson, Son, & Cree	Ditto

RECEIVABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When		and How Disposed of.
	1817									
Glasgow	8 April	3 mos.	Glasgow	11 July	147	11	6	Apr.	23	Discounted with Royal Bank
Do.	6 April	6 mos.	Do.	9 Oct.	196	11	//			
Do.	9 April	2 mos.	London	12 June	452	8	//	Apr.	9	Remitted Peter Drinkwater
Do.	5 April	6 mos.	Glasgow	8 Oct.	137	13	7			
	1816									
Do.	24 Dec.	6 mos.	Do.	27 June	246	18	//	June	27	John Howie & Co. with protest, 3s.
	1817									
Do.	5 Mar.	4 mos.	Do.	8 July	123	16	//	Apr.	23	Discounted with Thistle Bank
Do.	4 April	3 mos.	London	7 July	445	4	//	May	8	Sold for Cash to Smith & Gray
Do.	8 April	5 mos.	Glasgow	11 Sept.	196	13	6	June	12	Indorsed to Orhart, White, & Co.
Do.	8 Mar.	4 mos.	Do.	11 July	114	1	6	Apr.	16	Indorsed G. & R. Dennistoun & Co.
Do.	10 April	6 mos.	Do.	13 Oct.	166	9	3			
Do.	12 Mar.	4 mos.	Do.	15 July	480	18	9	Apr.	16	Indorsed G. & R. Dennistoun & Co.
Perth	8 April	6 mos.	Do.	11 Oct.	282	11	6			

RECEIVABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When		and How Disposed of.
Glasgow	4 May	2 mos.	London	7 July	377	1	6	May	4	Remitted Peter Drinkwater
Do.	6 May	6 mos.	Glasgow	9 Nov.	186	19	2			
Do.	7 May	6 mos.	Do.	10 Nov.	159	19	8			
Do.	9 April	4 mos.	Do.	12 Aug.	114	9	8	June	4	Discounted with Thistle Bank
Do.	8 May	2 mos.	London	11 July.	470	9	//	May	8	Sold for Cash to Smith & Gray
New York	13 May	60 ds.	Do.	14 Aug.	355	19	//		11	Remitted Scruton & Campbell
Glasgow	7 May	6 mos.	Glasgow	10 Nov.	92	13	4			
Do.	11 April	4 mos.	Do.	14 Aug.	294	12	2	June	4	Discounted with Royal Bank
Do.	8 May	6 mos.	Do.	11 Nov.	126	8	6			
New York	27 May	90 ds.	London	28 Aug.	418	18	10	May	22	Sold for Cash to Laurie & Co.
Hamburgh	10 April	3 mos.	Do.	13 July	263	17	//		25	Ditto

RECEIVABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When		and How Disposed of.
Glasgow	5 June	6 mos.	Glasgow	8 Dec.	92	18	//			
Do.	5 June	6 mos.	Do.	8 Dec.	63	3	7			
New York	11 June	30 ds.	London	14 July	285	2	5	u ne	7	Remitted Strange, Dashwood, & Co.
Glasgow	4 June	2 mos.	Do.	7 Aug.	170	7	//		//	Remitted William Wright
Do.	7 June	3 mos.	Do.	10 Sept.	346	16	//		//	Sold for Cash to R. Wilson
Do.	18 May	4 mos.	Glasgow	21 Sept.	808	17	8			
Do.	10 June	4 mos.	Do.	13 Oct.	326	7	3			
Anderston	22 May	4 mos.	Do.	25 Sept.	357	5	6			
Perth	15 June	6 mos,	Do.	18 Dec.	206	10	8			

BILLS

No.	When Granted.		Led. Fol.	On whose Account.	By whom Drawn.	To whom Payable.
	1817					
77	Jan.	5	10	James Finlay & Co.	J. F. & Co.	Their order
78		11	11	Michael Watson	Myself	His order
79		//	//	Ditto	Ditto	Ditto
80		12	11	Geo. Bowie & Co.	G. B. & Co.	Their order

BILLS

No.	When Granted.		Fol.	On whose Account.	By whom Drawn.	To whom Payable.
81	Feb.	4	9	Thomas Bissland & Co.	Myself	Their order
82		11	13	Scruton & Campbell	Scruton & Campbell	Kelly & Gow
83		23	18	Mayne & Rowley	John Baker & Co.	Christie & Shaw

BILLS

No.	When Granted.		Fol.	On whose Account.	By whom Drawn.	To whom Payable.
84	Mar.	11	10	James Finlay & Co.	J. F. & Co.	Their order
85		//	13	William Stirling & Sons	Myself	Ditto

BILLS

Page Jour.	No.	When Granted.		On whose Account.	By whom Drawn.	To whom Payable.
12	86	April	6	William Gillespie & Co.	W. G. & Co.	Their order
12	87		11	John Howie & Co.	Myself	Ditto
12	88		13	Rothsay Spinning Co.	Ditto	Ditto

BILLS

Page Jour.	No.	When Granted.		On whose Account.	By whom Drawn.	To whom Payable.
16	89	May	8	Dalgleish & Frame	Myself	Their order
16	90		//	Peter Wood	Peter Wood	J. & R. Ritchie
16	91		11	Scruton & Campbell	Scruton & Campbell	Their order
16	92			Tho. Bissland & Co.	T. B. & Co.	Their order

BILLS

Page Jour.	No.	When Granted.		On whose Account.	By whom Drawn.	To whom Payable.
21	93	June	6	Thomas Pollock & Co.	Myself	Their order
21	94		//	Thomas Shiels & Co.	Ditto	Ditto

PAYABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When	Paid,	and to whom.
	1817									
Glasgow	1 Jan.	6 mos.	Glasgow	4 July	156	7	8			
Do.	4 Jan.	3 mos.	Do.	7 April	235	15	6	Apr.	6	Paid Thistle Bank
Do.	9 Jan.	5 mos.	Do.	12 June	134	5	10	June	12	Ditto
Aberdeen	7 Jan.	3 mos.	Do.	10 April	460	15	10	Apr.	10	Royal Bank
				Ent. Jour. 3.	987	4	10			

PAYABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When	Paid,	and to whom.
Glasgow	3 Feb.	6 mos.	Glasgow	6 Aug.	124	10	8			
London	8 Feb.	3 mos.	London	11 May	302	13	6	May	8	Remitted to Strange & Co.
Do.	23 Feb.	90 ds.	Do.	27 ——	385	8	11		24	Ditto
				Ent. Jour. 5.	812	13	1			

PAYABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When	Paid,	and to whom.
Glasgow	7 Mar.	6 mos.	Glasgow	10 Sept.	129	0	0			
Do.	7 Mar.	6 mos.	Do.	10 ——	492	19	2			
				Ent. Jour. 8	621	19	2			

PAYABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When	Paid,	and to whom.
Anderston	6 Apr.	6 mos.	Glasgow	9 Oct.	245	19	3	June	25	Paid to them on Discount
Glasgow	11 Apr.	3 mos.	Do.	14 July	371	6	6			
Do.	10 Apr.	6 mos.	Do.	13 Oct.	1007	12	6	June	25	Paid to them on Discount

PAYABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When	Paid,	and to whom.
Glasgow	8 May	6 mos.	Glasgow	11 Nov.	496	10	6			
New York	8 May	60 ds.	Do.	10 July	495	15	//			
Glasgow	4 May	3 mos.	London	7 Aug.	186	7	//			
Paisley	7 May	6 mos.	Glasgow	10 Nov.	72	9	//			

PAYABLE.

Place,	Date, and Term.		Where Payable.	When Due.	Sum.			When	Paid,	and to whom.
Glasgow	4 June	6 mos.	Glasgow	7 Dec.	153	11	//			
Do.	4 June	3 mos.	Do.	7 Sept.	273	17	6			

INVENTORY OF GOODS ON HAND, 1st January, 1817.

20 Bags West-India Cotton. Tare 5 lbs. per 100 lbs.

No. 23	2	2	5	No. 15	2	1	21
12 24	2	2	10	8 16	2	1	18
25	2	1	20	17	2	1	1
26	2	1	18	18	2	1	25
27	2	1	23	19	2	1	15
28	2	2	5	20	2	1	8
29	2	2	4	21	2	1	12
30	2	1	23	22	2	1	24
31	2	2	18		19	0	12
32	2	2	3	Draft			8
33	2	2	4		19	0	4
34	2	1	20	Tare		3	23
	30	0	13		18	0	9 or 2025 lbs. at 2s. 3d. £227 16 3
Draft			12				
	30	0	1				
Tare	1	2	0				
				28 2 1 or 3193 lbs. at 1s. 11d.			305 19 11

£533 16 2

14 Bags Pernam°. Cotton. Tare 2½ lbs. per 100 lbs.

No. 1	1	1	4	No. 6	1	1	14	No. 10	1	2	10
2	1	2	12	7	1	2	19	11	1	2	8
3	1	3	26	8	1	0	17	12	1	3	19
4	1	1	13	9	1	2	24	13	1	1	16
5	1	2	27		5	3	18	14	1	2	20
	7	3	26		7	3	26		8	0	17
					8	0	17				
					22	0	5				
				Draft			14				
					21	3	19				
				Tare		2	5				
								21 1 14 or 2394 lbs. at 2s. 1½d.			254 7 3

3 Bags Georgia Cotton. Tare 5 lbs. per Cwt.

No. 43	3	1	8
44	2	2	1
45	3	0	11
	8	3	20
Draft			3
	8	3	17
Tare		1	17
			8 2 or 952 lbs. at 3s. 2d.

150 14 8

£938 18 1

12 Casks Madder. Draft 4 lb. per cask, Tare 10 lb. per Cwt.

				No. 4	9	1	14	
No. 1	11	1	24	5	10	2	22	
2	8	3	20	6	7	3	24	
3	13	2	6	7	12	2	25	
	33	3	22		40	3	1	
Draft			12	Draft			16	
	83	3	10		40	2	13	
Tare	3	0	3	Tare	3	2	14	
								36 3 27 at 84s. 155 7 3
	30	3	7					at 80s. 123 5 0
No. 8	9	0	7	No. 11	9	1	21	
9	9	0	20	12	10	2	4	
10	9	2	9		19	3	25	
	27	3	8	Draft			8	
Draft			12		19	3	17	
	27	2	24	Tare	1	3	4	
Tare	2	1	25					18 0 13 at 82s. 74 5 6
				25 0 27				at 72s. 90 17 4

443 15 1

220 Bundles Cotton Yarn.

Water Twist, No. 18	36 bundles at 25s.	£45 0 0	
19	24 ..... 25s. 6d.	30 12 0	
20	48 ..... 26s.	62 8 0	
21	24 ..... 26s. 9d.	32 2 0	
22	50 ..... 27s. 6d.	68 15 0	
23	18 ..... 28s. 3d.	25 8 6	
24	20 ..... 29s. 3d.	29 5 0	
	220		293 10 6

£1676 3 8

Entered Day-Book, page 1.

THE PURCHASE-BOOK, OR INVOICE-BOOK INWARD.

PAISLEY, *4th January*, 1817.

Mr. A. B.

BOUGHT of Thomas Bissland & Co.

Mule Twist, No. 72.	1 bundle	6 lbs.	@ 9/7,	£ 2 // 17 // 6		
73.	4	24.....	9/8½,	11 // 13 // 0		
74.	6	36.....	9/10,	17 // 14 // 0		
75.	9	54.....	9/11½,	26 // 17 // 9		
77.	6	36.....	10/2½,	18 // 7 // 6		
78.	5	30.....	10/4,	15 // 10 // 0		
80.	3	18.....	10/7,	9 // 10 // 6		
	34	204 lbs.		£102 // 10 // 3		
	Discount 45 ℘ Cent.			46 // 2 // 8		
					£56 // 7 // 7	
No. 90.	3 bundles	15 lbs.	@ 12/1,	£9 // 1 // 3		
92.	6	30.....	12/7,	18 // 17 // 6		
94.	4	20.....	13/1,	13 // 1 // 8		
95.	5	25.....	13/4,	16 // 13 // 4		
96.	2	10.....	13/7,	6 // 15 // 10		
98.	2	10.....	14/1,	7 // 0 // 10		
100.	3	15.....	14/7,	10 // 18 // 9		
102.	7	35.....	15/1,	26 // 7 // 11		
104.	4	20.....	15/7,	15 // 11 // 8		
105.	3	15.....	15/10,	11 // 17 // 6		
	39	195 lbs.		£136 // 6 // 3		
	Discount 50 ℘ Cent.			68 // 3 // 2		
Bill at 6 mos.					68 // 3 // 1	
						£124 // 10 // 8

Entered Day-Book, page 2.

INVOICE of 2 Bales Cotton Yarn purchased by order of Mr. A. B. of Glasgow, and forwarded by Scott's Carts to his address from Peter Drinkwater.

MANCHESTER, 10*th January*, 1817.

No. 1. & 2. A. B. Mule Twist,

No. 50.	5 bdles	25 lbs.	@ 4/3,	£ 5 // 6 // 3	No. 62.	4 bdles	20 lbs.	@ 4/8, £4 // 13 // 4
52.	7	35	4/4,	7 // 11 // 8	63.	8	40	4/8½, 9 // 8 // 4
54.	13	65	4/5,	14 // 7 // 1	64.	7	35	4/9, 8 // 6 // 3
56.	12	60	4/6,	13 // 10 // 0	65.	2	10	4/9½, 2 // 7 // 11
58.	9	45	4/7½	10 // 8 // 1	66.	5	25	4/10, 6 // 0 // 10
60.	10	50	4/9,	11 // 17 // 6	68.	11 ...	55	5/. 13 // 15 // 0
					70.	6	30	5/1½, 7 // 13 // 9
	56	280		£63 // 0 // 7		43	215	52 // 5 // 5
						56	280	63 // 0 // 7
						99	495	£115 // 6 // 0

Charges.	Papering & packing	£0 // 7 // 4	
	Sheets & ropes	0 // 13 // 6	
	Carriage to Glasgow	2 // 17 // 8	
		.....	3 // 18 // 6
			£119 // 4 // 6

2 mos. and Bill on London at 2 mos.

Entered Day-Book, page 2.

INVOICE of 9 Butts Madder, purchased by order and for Account of Mr. A. B. of Glasgow, and shipped in the Jessie, Nicol, to Leith, at his risk, by Scruton & Campbell.

LONDON, 14*th January*, 1817.

	No. 13.	8 // 3 // 3	No. 17.	9 // 0 // 11	No. 20.	9 // 1 // 11		
	14.	7 // 1 // 7	18.	10 // 2 // 6	21.	7 // 3 // 26		
	15.	8 // 2 // 0	19.	11 // 0 // 23				
	16.	8 // 3 // 3				17 // 1 // 9		
				30 // 3 // 12	Draft	8		
		33 // 1 // 13	Draft	12				
Draft 4lb. ℔ Butt		16				17 // 1 // 1		
				30 // 3 // 0	Tare	1 // 2 // 5		
		33 // 0 // 25	Tare	2 // 3 // 0				
Tare 10lb. ℔ Cwt.		2 // 3 // 24			Cwt.	15 // 2 // 24 @ 84/.	£66 // 0 // 0	
			Cwt.	28 // 0 // 0		80/.	112 // 0 // 0	
	Cwt.	30 // 1 // 1				76/.	114 // 19 // 8	
							£292 // 19 // 8	
Charges:		Cartage and Wharfage				£0 // 16 // 4		
		Shipping, Charges, and Bills of Lading				2 // 16 // 8		
		Commission on £296 // 12 // 5, @ 1 ℔ Cent.				2 // 19 // 4		
		Insurance on £300, @ 12/9, ℔ Cent.				1 // 18 // 3		
		Policy, 2/9, ℔ Cent				0 // 8 // 3		
		Commission on ditto, ½ ℔ Cent.				0 // 15 // 0		
							9 // 13 // 10	
								£302 // 13 // 6

Bill at 3 mos. from 8th Feb. payable in London.

Entered Day-Book, page 3.

INVOICE of 228 Bundles Water Twist, from Blackey, Hardisty, & Co.; ordered by Mr. A. B. of Glasgow, and forwarded by Scott's Carts.

KESWICK, 22*nd January*, 1817.

Water Twist,	No. 18.	24 bundles,	@ 26/.	£31 // 4 // 0	
	19.	36	26/6,	47 // 14 // 0	
	20.	48	27/.	64 // 16 // 0	
	21.	36	27/9,	49 // 19 // 0	
	22.	36	28/6,	51 // 6 // 0	
	23.	24	29/3,	35 // 2 // 0	
	24.	24	30/3,	36 // 6 // 0	
					£316 // 7 // 0
		228 bundles.			

5 ℔ Cent. discount for Bill on London, at 2 mos. from 26 Prox°.

Entered Day-Book, page 3.

GLASGOW, 9*th February*, 1817.

Mr. A. B.

BOUGHT of James Finlay & Co.

Water Twist,	No. 21.	20 bundles	@ 27/9,	£27 // 15 // 0	
	22.	30	28/6,	42 // 15 // 0	
	23.	40	29/3,	58 // 10 // 0	
					£129 // 0 // 0
		90			

Bill at 6 mos.

Entered Day-Book, page 5.

INVOICE of 110 *Barrels Ashes, shipped on board the Frances, Braine Master, from New York to Greenock, by order and for Account and risk of Mr. A. B. of Glasgow, and to him consigned.*

NEW YORK, 16*th February*, 1817.

	Cwt. Qr. lb.		Dol. Cents.
65 Barrels Pot Ashes, weighing	165 // 3 // 20		
Tare 14 lb. per Cwt.	20 // 2 // 27		
Cwt.	145 // 0 // 21	at 6 Dol. 40 Cents.	929 // 20
45 Barrels Pearl Ashes, weighing	110 // 2 // 0		
Tare 14 lb. ℔ Cwt.	13 // 3 // 7		
Cwt.	96 // 2 // 21	at 7 Dol.	676 // 81
			1606 // 01
Charges till on board		65 // 30	
Commission on 1671*l.* 31*s.* at 2½ ℔ Cent.		41 // 78	
			107 // 08
Exchange, at 4s. 6d. ℔ Dollar			1713 // 09 is £385 // 8 // 11

Bill at 90 *d/a. on receipt.*

E. E. MAYNE & ROWLEY.

Entered Day-Book, page 6.

GLASGOW, 20*th February*, 1817.

Mr. A. B.

BOUGHT of William Stirling & Sons.

Cambric, 2 Colour'd Check,	48 ps. *ea.* 28,	1344 yds. @ 23d.	£128 // 16 // 0		
Calico, ...ditto.....	51	1428 ..... 19d.	113 // 1 // 0		
	99	2 Boxes, Sheets, &c.....	1 // 2 // 0		
1 & 2				£242 // 19 // 0	
¼ Fine Calico, blue ground,	15 ps. *ea.* 24,	360 yds. @ 23d.	34 // 10 // 0		
Cambric, Check, ...	6	144 .... 2/3½,	16 // 10 // 0		
⅞ Muslin, yellow ground, ...	20 28,	560 ..... 17d.	39 // 13 // 4		
	41				
3	Trunk, &c.		0 // 18 // 6		
				91 // 11 // 10	
⅞ Calico, black ground & yellow,	43 ps. *ea.* 28,	1204 yds. @ 21½d.	107 // 17 // 2		
Cambric, fancy Check.....	17	476 ..... 2/1,	49 // 11 // 8		
4	60	Trunk, &c.	0 // 19 // 6		
				158 // 8 // 4	
				£492 // 19 // 2	

Bill at 6 *mos.*

Entered Day-Book, page 6.

INVOICE of 15 Casks Madder, shipped by the Susanna, Young Master, for Leith, by order of Mr. A. B. of Glasgow, and to him consigned.

LONDON, *4th March*, 1817.

	Cwt. Qr. lb.		Cwt. Qr. lb.		
No. 25.	9 // 1 // 10	No. 29.	9 // 3 // 6		
26.	10 // 1 // 6	30.	10 // 0 // 4		
27.	11 // 0 // 14				
28.	8 // 1 // 12		19 // 3 // 10		
		Draft	8		
	39 // 0 // 14				
Draft 4 lb. ℔ Cask,	16		19 // 3 // 2		
		Tare	1 // 3 // 2		
	38 // 3 // 26			18 @ 82/.	£73 // 16 // 6
Tare 10 lb. ℔ Cwt.	3 // 1 // 26				
	35 // 2 // 0			@ 74/.	131 // 7 // 0
No. 35.	8 // 3 // 18				
36.	7 // 3 // 26				
37.	9 // 1 // 5	No. 34.	8 // 1 // 17		
38.	10 // 2 // 12	Draft	4		
	36 // 3 // 5		8 // 1 // 13		
Draft....	16	Tare	0 // 3 // 0		
	36 // 2 // 17		7 // 2 // 13	@ 86/.	32 // 14 // 11
Tare	3 // 1 // 3				
	33 // 1 // 14			@ 84/.	140 // 3 // 6
No. 40.	11 // 0 // 16				
41.	9 // 1 // 3	No. 39.	8 // 3 // 4		
42.	8 // 3 // 14	Draft	0 // 0 // 4		
	29 // 1 // 5		8 // 3 // 0		
Draft....	12	Tare	0 // 3 // 4		
	29 // 0 // 21		7 // 3 // 24	@ 87/.	34 // 12 // 10
Tare	2 // 2 // 12				
	26 // 2 // 9			@ 88/.	116 // 19 // 10
					£529 // 13 // 3

CHARGES:

Cartage & Wharfage, ...	£1 // 3 // 9	
Charges at Shipping & Bills Lading, ...	6 // 1 // 7	
Commission on £5361 // 18 // 2, at 2½ ℔ Cent.	5 // 7 // 5	
		12 // 12 // 9
		£542 // 6 // 0

2 mos. & bill on London at 3 mos.

E. E. SCRUTON & CAMPBELL.

Entered Day-Book, page 8.

INVOICE of 2 Bales Cotton Yarn purchased by order of Mr. A. B. of Glasgow from Peter Drinkwater, and forwarded by Scott's Carts.

MANCHESTER, *4th March*, 1817.

India Twist,	No. 160.	4	Bundles,	20 lbs.	@ 17/7½,	£17//12 // 6
	162.	8	.....	40	.....	36 // 8 // 4
	164.	7	.....	35	.....	32//16 // 3
	166.	10	.....	50	.....	48 //6 // 8
	168.	9	.....	45	.....	44//16 // 3
	170.	16	.....	80	.....	81//16 // 8
Bales, 3 & 4	172.	10	.....	50	.....	52//18 // 4
	174.	6	.....	30	.....	32//16 // 3
	176.	9	.....	45	.....	50//16 // 3
	178.	4	.....	20	.....	23 // 5//10
	180.	5	.....	25	.....	30 // 0 // 0
		88 Bdles.		440 lbs.		
					Sheets & Ropes	0//14 // 8
						£452 // 8 // 0

1 *mo. & bill on London at 2 mos.*

Entered Day-Book, page 8.

Mr. A. B. ANDERSTON, *9th March*, 1817.

BOUGHT of William Gillespie & Co.

7/16 Cambric bord. Handfs.	23	pieces black,	47	doz. 4		
do.	44	blue,	90	8		
do.	2	pple,	4	2		
do.	45	red,	92	1		
	114 pieces,		234	3 @ 21/.	.....	£245//19 // 3

Bills at 6 mos. *Entered* Day-Book, page 9.

Mr. A. B. GLASGOW, *9th March*, 1817.

BOUGHT of Todd & Shortridge.

No. 1.	15/16 Muslins,	smoke grd. and yellow,	12 ps.	25 doz. 10,	@ 17/6,	£22//12 // 1
2.	do.	do. with pink, ...	6	13 ..	18/6,	12 // 0 // 6
3.	do.	blue ground, ...	19	41 .. 2,	20/.	41 // 3 // 4
4.	do.	light ground, ...	29	696 yards, ..	20d.	60//18 // 0
			66			
1.				Box, &c.		0//11 // 9
						137 // 5 // 8
5.	15/16 Muslins,	light ground, *ea.* 24,	20 ps.	480 yards, ..	21d.	42 // 0 // 0
6.	do.	green ground, ...	16	384	21½d.	34 // 8 // 0
7.	do.	smoke & blue, ...	19	41 doz. 2,	20/.	41 // 3 // 4
			55			
2.				Box, &c.		0 // 9 // 4
						118 // 0 // 8
8.	15/16 Muslins,	light grd. blossom	49 ps.	1176 yards, ..	21d.	102//18 // 0
9.	do.	green ground, ...	16	384	21½d.	34 // 8 // 0
			65			
3.				Box, &c.....		0//10//11
						137//16//11
						£393 // 3 // 3
		Deduct 1 ℔ Cent. for damages, and odd pence 8d.				3//19 // 3
5 ℔ *Cent. discount for Cash* 1*st April.*						£389 // 4 // 0

Entered Day-Book, page 9.

GLASGOW, 12*th March*, 1817.

Mr. A. B.

BOUGHT of James Finlay & Co.

Mule Twist,	No. 60.	14 Bundles,	70 lbs.	@ 8/4,	£29 // 3 // 4	
	62.	23	115	8/6,	48//17 // 6	
	63.	12	60	8/7,	25//15 // 0	
	64.	14	70	8/8,	30 // 6 // 8	
	65.	10	50	8/9,	21//17 // 6	
	66.	16	80	8/10,	35 // 6 // 8	
	68.	11	55	9/1,	24//19 // 7	
		100 Bdles.	500 lbs.		216 // 6 // 3	
			Off 45 ℘ Cent. discount		97 // 6//10	
						£118//19 // 5

5 ℘ Cent discount for Cash 1st April.

Entered Day-Book, page 9.

GLASGOW, 12*th March*, 1817.

Mr. A. B.

BOUGHT of Rothsay Spinning Co.

Water Twist,	No. 21.	60 Bundles,	@ 27/9,	£83 // 5 // 0	
	22.	120	28/6,	171 // 0 // 0	
	23.	70	29/3,	102 // 7 // 6	
	24.	50	30/3,	75//12 // 6	
		300 Bdles.			£432 // 5 // 0

Bill at 6 mos. or 5 ℘ Cent. for Cash.

Entered Day-Book, page 9.

GLASGOW, 13*th March*, 1817.

Mr. A. B.

BOUGHT of Rothsay Spinning Co.

Water Twist	No. 20.	150 Bundles,	28/.	210 // 0 // 0	
	21.	140	28/9,	201 // 5 // 0	
	22.	60	29/6,	88//10 // 0	
	23.	50	30/3,	75//12 // 6	
		400 Bdles.			£575 // 7 // 6

5 ℘ Cent. discount for Cash.

Entered Day-Book, page 10.

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GLASGOW, 14*th March*, 1817.

Mr. A. B.

BOUGHT of Geo. & Rob. Dennistoun & Co.

19 *Bags Cotton.*

7 Bags Georgia,.....Tare 5 lbs. ℔ Cwt.

No. 46.	2 // 3 // 0	No. 50.	3 // 0 // 1
47.	2 // 2 // 26	51.	2 // 3 // 27
48.	2 // 3 // 24	52.	2 // 2 // 26
49.	2 // 2 // 25		8 // 2 // 26
	11 // 0 // 19	Draft	0 // 0 // 3
Draft....	0 // 0 // 4		8 // 2 // 23
	11 // 0 // 15	Tare.....	0 // 1 // 16
Tare....	0 // 2 // 0		8 // 1 // 7 or 931 lbs. @ 2/11, £135 // 15 // 5
	10 // 2 // 15 or 1191 lbs.....		@ 2/9, 163 // 15 // 3

12 Bags Pernam°.....Tare 2½ lbs. ℔ 100 lbs.

No. 13.	1 // 2 // 20	No. 18.	1 // 3 // 14
14.	1 // 3 // 2	19.	1 // 2 // 20
15.	1 // 3 // 16	20.	1 // 3 // 17
16.	1 // 2 // 26	21.	1 // 2 // 16
17.	1 // 3 // 13		7 // 0 // 11
	8 // 3 // 21	Draft....	0 // 0 // 4
Draft....	0 // 0 // 5		7 // 0 // 7
	8 // 3 // 16	Tare.....	0 // 0 // 20
Tare....	0 // 0 // 25		6 // 3 // 15 or 771 lbs. @ 2/7, 99 // 11 // 9
	8 // 2 // 19 or 971 lbs		@ 2/5½, 119 // 7 // 0½

No. 22.	1 // 3 // 16
23.	1 // 2 // 27
24.	1 // 3 // 16
	5 // 2 // 3
Draft....	0 // 0 // 3
	5 // 2 // 0
Tare.....	0 // 0 // 15
	5 // 1 // 13, or 601 lbs. @ 2/9½ 83 // 17 // 9½
	£602 // 7 // 3

Bill at 4 months.

Entered Day-Book, page 10.

No. II.

Water Twist,	No. 23.	54 bundles,		@ 29/3,	£78//19 // 6		
R	24.	30		30/3,	45 // 7 // 6		
		84					£124 // 7 // 0
Mule Twist,	62.	5 bundles,	25 lbs.	8/6,	£10//12 // 6		
F	66.	11	55	8/10,	24 // 5//10		
	68.	2	10	9/1,	4//10//10		
		18	90		£39 // 9 // 2		
			Discount 45 ℔ Cent.		17//15 // 2		
							21//14 // 0
India Twist,	160.	26 bundles,	10 lbs.	@ 17/7½,	£8//16 // 3		
D	162.	3	15	18/2½,	13//13 // 1½		
	164.	4	20	18/9,	18//15 // 0		
	166.	5	25	19/4,	24 // 3 // 4		
	168.	4	20	19/11,	19//18 // 4		
	170.	13	65	20/5½,	66 // 9 // 9½		
	172.	6	30	21/2,	3 // 15 // 0		
	174.	4	20	21/10½	21//17 // 6		
	176.	6	30	22/7,	33//17 // 6		
	178.	4	20	23/3½,	23 // 5//10		
	180.	5	25	24/.	30 // 0 // 0		
		56	280				292//11 // 8
							£438//12 // 8
Cotton, 2 bags Pernam°.	No. 14.		1 // 3 // 2				
D	16.		1 // 2//26				
			3 // 2 // 0				
Draft 2lb., Tare 2½ lb. ℔ 100 lb.			0 // 0//11				
			3 // 1//17 or 381 lbs.	@ 2/5½,	£46//16 // 7		
7 Bags Georgia, (particulars as on the preceding page,)					299//10 // 8		
							£346 // 7 // 3
9 Casks madder,	No. 25.	9 // 1//10	No. 40.	11 // 0//16			
	26.	10 // 1 // 6	41.	9 // 1 // 3			
	27.	11 // 0//14	42.	8 // 3//14			
	28.	8//11 // 2					
				29 // 1 // 5			
		39 // 0//14	Draft	0 // 0//12			
	Draft	0 // 0 // 1					
				29 // 0//21			
		38 // 3//26	Tare	2 // 2//12			
	Tare	3 // 1//26					
				26 // 2 // 9	@ 38/.	£116//19 // 0	
		35 // 2 // 0			74/.	131 // 7 // 0	
	No. 35.	8 // 3//19	No. 15.	8 // 2 // 0			
	Draft	0 // 0 // 4	Draft	0 // 0 // 4			
		8 // 3//14		8 // 1//24			
	Tare	0 // 3 // 5	Tare	0 // 3 // 1			
				7 // 2//23	@ 76/.	29 // 5 // 7	
		8 // 0 // 9			84/.	33//18 // 9	
						£311//10 // 4	
		Proportion of Charges £30 // 9 on £530				17//13 // 2	
							£329 // 3 // 6
14 Barrels potashes, weighing			34 // 3//26				
		Tare ⅛	4 // 1//41				
			30 // 2//12	at 6 dol. 40 Cents.		£195//88	
25 ditto pearl			57 // 0//16				
39 barrels, tare ⅛			7 // 0//16				
			50	@ 7 dol.		350	
						545//88	
		Exchange at 4/6, per dollar,			Is	£122//16 // 6	
		Proportion of Charges, £115. on £361				39 // 3 // 6	
							162 // 0 // 0
							£1276 // 3 // 5

Entered Journal, p. 9.

INVOICE of 180 *Bundles of Cotton Yarn, purchased by order of Mr. A. B. of Glasgow, and forwarded by his desire with Scott's Carts, by P. Drinkwater.*

MANCHESTER, 5*th April*, 1817.

2 Bales Georgia Twist.

No. 100.	12 bdles.	60 lbs.	@ 6/11,	£20//15 // 0	No. 112.	26 bdles.	130 lbs.	@ 8/5,	£54//14 // 2
102.	16	80	7/2,	28//13 // 4	114.	24	120	8/9,	52//10 // 0
No. 4. 104.	14	70	7/5,	25//19 // 2	No. 5. 116.	16	80	9/0½,	36 // 3 // 4
106.	12	60	7/7½,	22//17 // 6	118.	14	70	9/4½,	32//16 // 3
108.	10	50	7/10½,	19//13 // 9	120.	20	100	9/8½,	48//10//10
110.	16	80	8/1½,	32//10 // 0					
						100	500		£224//14 // 7
	80	400		£150 // 8 // 9		Sheets, Ropes, & Packing,			1//18 // 2
									£226//12 // 9
									150 // 8 // 9
Bill on London at 2 mos. 4th May.									£377 // 1 // 6

Entered Journal, page 12.

PAISLEY, 9*th April*, 1817.

Mr. A. B.

BOUGHT of Thomas Bissland & Co.

Mule Twist,	No. 60.	10	bundles,	50 lbs.	@ 8/4,	£20//16 // 8
	62.	15	.....	75	8/6,	31//17 // 6
	64.	5	.....	25	8/8,	10//16 // 8
	66.	9	.....	45	8/10,	19//17 // 6
	68.	11	.....	55	9/1,	24//19 // 7
	70.	10	.....	50	9/4,	28 // 6 // 8
		60		300		£131//14 // 5
				Discount 45 ℘ Cent.		59 // 5 // 5
Bill at 6 mos. or 5 ℘ Cent. for Cash, 1st May.						£72 // 9 // 0

Entered Journal, page 12.

GLASGOW, 11*th April*, 1817.

Mr. A. B.

BOUGHT of Thomas Shields & Co.

126 Pieces Printed Goods,* bill at 6 months, ... £273//17 // 6

Entered Journal, page 12.

GLASGOW, 12*th April*, 1817.

Mr. A. B.

BOUGHT of Thomas Shields & Co.

44 Pieces Printed Goods, 5 ℘ Cent. for Cash, 4th May, ... £115//17 // 0

Entered Journal, page 12.

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* The reason why the particulars of the Goods are not given in this purchase, and those which follow for exportation, is given in the Remarks on the Purchase-Book.

GLASGOW, 15*th April*, 1817.

Mr. A. B.

BOUGHT of Dalgleish & Frame,

1 Box, and 154 Pieces Printed Goods, bill at 6 months,..... £496//10 // 6

Entered Journal, page 12.

GLASGOW, 15*th April*, 1817.

Mr. A. B.

BOUGHT of Alexander Bryce, & Co.

2 Boxes Printed Muslins, 5 ℔ Cent. discount for Cash, 4th June,..... £248//15 // 2

Entered Journal, page 12.

GLASGOW, 15*th April*, 1817.

Mr. A. B.

BOUGHT of John M'Fee & Co.

1 Box Printed Muslins, 5 ℔ Cent. for Cash, 4th June, ... £159//18 // 6

Entered Journal, page 12.

GLASGOW, 17*th April*, 1817.

Mr. A. B.

BOUGHT of William Ferguson,

(In Barter for 84 Bundles Water Twist,)

7/8 Calicoes,	30 pieces, each	28 yards,	840 yards,	@ 1/1,.....	£45//10 // 0	
4/4 Ditto,	40.....	24.....	960.....	1/3,.....	60 // 0 // 0	
5/4 Shawl Cloths,	27.....	1 doz...	27 doz.....	17/.....	22//19 // 0	
	97 pieces.					£128 // 9 // 0

Entered Journal, page 13.

GLASGOW, 20*th April*, 1817.

Mr. A. B.

BOUGHT of Thomas Shields & Co.

1 Box Printed Goods, 5 ℔ Cent. discount for Cash, 4th May,..... £165//13 // 3

Entered Journal, page 12.

GLASGOW, 26*th April*, 1817.

Mr. A. B.

BOUGHT of Dalgleish & Frame,

1 Box Printed Goods, 5 ℔ Cent. discount for Cash, 4th June,..... £158 // 9//10

Entered Journal, page 12.

GLASGOW, 3*d May*, 1817.

Mr. A. B.

BOUGHT of William Marshall,
(For the Sequestrated Estate of John Hannah.)

Mule Twist,	No. 50.	12 bundles,	60 lbs.	@ 7/4,	£22 // 0 // 0
	52.	18	90	7/6,	33//15 // 0
	53.	10	50	7/7,	18//19 // 2
	54.	12	60	7/8,	23 // 0 // 0
	56.	8	40	7/10,	15//13 // 4
	58.	10	50	8/1,	20 // 4 // 2
		70 bdles.	350 lbs.		133//11 // 8
			Off 50 ℘ Cent. discount,		66//15//10
Cash.					£66//15//10

Entered Cash-Book, page 3.

INVOICE of 12 *Casks Madder, shipped on board the Charlotte for Leith, on Account and Risk of Mr. A. B. of Glasgow, and to him Consigned.*

LONDON, 3*d May*, 1817.

	No. 43.	9 // 1//10	No. 47.	10 // 1 // 4	
	44.	10 // 1 // 4	48.	9 // 2//26	
	45.	8 // 1//12	49.	11 // 1//19	
	46.	11 // 0//10			
				31 // 1//21	
		39 // 0 // 8	Draft	12	
Draft 4lb. ℘ Cask,		16			
				31 // 1 // 9	
		38 // 3//20	Tare	2 // 3 // 5	
Tare 10lb. ℘ Cwt.		3 // 1//25			
				28 // 2 // 4	@ 76/. £108 // 8 // 8
		35 // 1//23			@ 75/. 132//19//10
	No. 50.	9 // 0//17	No. 53.	9 // 1//21	
	51.	10 // 3 // 9	54.	10 // 2 // 4	
	52.	11 // 1//14			
				19 // 3//25	
		31 // 1//12	Draft	8	
Draft		12			
				19 // 3//17	
		31 // 1 // 0	Tare	1 // 3 // 3	
Tare		2 // 3 // 5		18//0//14	@ 82/. 74 // 6 // 3
		28 // 1//23			@ 86/. 122 // 7 // 2
					438 // 1//11
Charges.		Carriage and Wharfage,		£1 // 1 // 8	
		Charges at Shipping, and Bills Lading,		3//19//10	
		Comm. on £443 // 3 // 6, @ 1 ℘ Cent.		4 // 8 // 7	
					9//10 // 1
					£447//12 // 0

E. E. SCRUTON & CAMPBELL.

Bill on London at 3 *mos.*
4th July.

Entered Journal, page 16.

Mr. A. B. GLASGOW, 3d *May*, 1817.

BOUGHT of Rothsay Spinning Co.

Water Twist,	No. 20.	60 bundles, @ 27/	£81 // 0 // 0	
	21.	50 ..... 27/9,	69 // 7 // 6	
	22.	40 ..... 28/6,	57 // 0 // 0	
	23.	50 ..... 29/3,	73 // 2 // 6	
		200 bdles.	£280 // 10 // 0	
Cash, 4th June.		Discount 5 ℔ Cent. for Cash,	14 // 0 // 6	
				£266 // 9 // 6

Entered Journal, page 16.

Mr. A. B. GLASGOW, 5th *May*, 1817.

BOUGHT of Dalgleish and Frame.

3 Boxes printed Cambrics, ... Bill at 6 mos. ..... £214 // 11 // 2

Entered Journal, page 16.

INVOICE of 100 *Barrels Ashes, shipped on Board the Nancy, M'Lae Master, for Greenock, by order, and for Account and Risk of Mr. A. B. there.*

NEW YORK, 6th *May*, 1817.

70 Barrels Pot Ashes, wg.	179 // 3 // 21			
Tare ⅛	22 // 1 // 27			*Dol. Cents.*
		157 // 1 // 22 @ 7 Dol. 50 Cents.	....	1180 // 84
30 Barrels Pearl, ...	76 // 2 // 0			
Tare ⅛	9 // 2 // 7			
		66 // 3 // 21 @ 8 Dol.		535 // 50
				1716 // 34
		Charges till on board,		54 // 16
Bill at 3 mos.		Exchange @ 4/6, ...		1770 // 50 is £398 // 7 // 8

E. E. RICHARD CONDER.

Entered Journal, page 16.

Mr. A. B. GLASGOW, 10th *May*, 1817.

BOUGHT of Orhart, White, Rose & Co.

3 Boxes white Cambrics, ... Bill at 4 mos. ..... £183 // 18 // 0

Entered Journal, page 16.

Mr. A. B. GLASGOW, 12th *May*, 1817.

BOUGHT of Alexander Bryce & Co.

1 Box printed Goods, ... Bill at 6 mos. ..... £141 // 13 // 10

Entered Journal, page 16.

Mr. A. B. GLASGOW, 12*th May*, 1817.

BOUGHT of Brunton & Ballantine.

4 Boxes Saddlery, ... 3 mos. ..... £83 // 10 // 2

Entered Journal, page 16.

Mr. A. B. GLASGOW, 14*th May*, 1817.

BOUGHT of Alexander Bryce & Co.

2 Boxes printed Goods, ... Bill at 6 mos. ..... £197 // 13 // 5

Entered Journal, page 16.

INVENTORY of Goods on Hand, 30th June, 1817.

No. III.

WATER TWIST,	No. 23.	50 bundles,	.....		@ 29/3,	.....	£73 // 2 // 6	
R								
MULE TWIST,	45.	16	.....	80 lbs.	6/11,	£27 // 13 // 4		
W	46.	20	.....	100	7/.	35 // 0 // 0		
	48.	20	.....	100	7/2,	35 // 16 // 8		
		56 bdles.		280 lbs.		£98 // 10 // 0		
		Off 42½ ℔ Cent.				41 // 17 // 3		
							56 // 12 // 9	
GEORGIA TWIST,	No. 112.	6 bundles		30 lbs.	8/5,	12 // 12 // 6		
D	114.	4	.....	20	8/9,	8 // 15 // 0		
	118.	5	.....	25	9/4½,	11 // 14 // 4½		
	120.	10	.....	50	9/8½,	24 // 5 // 5		
							57 // 7 // 3	
		25 bdles.		125 lbs.				£187 // 2 // 6
ASHES,	10 Barrels Pearl, wg. 24 // 0 // 0							
C	Tare ⅛ ..... 3 // 0 // 0							
				21 Cwt. at 8 doll. 168 Doll.				
				Exchange @ 4/6, £37 // 16 // 0				
	Proportion of Charges, £95. on £398. is 9 // 1 // 0							
								..... 46 // 17 // 0
COTTON,	2 Bags Pernam°.	No. 14.		1 // 3 // 2				
D		16.		1 // 2 // 26				
				3 // 2 // 0 or 392 lb.				
Leakage 11 lb. Draft 2 lb., & 2½ ℔ 100 lb. 22								
						370 lbs. @ 2/5½,		..... 45 // 9 // 7
MADDER,	4 Casks,	No. 25. to 28.		Net 35 // 2 // 0		Value at last Balance, @ 74/.	£131 // 7 // 0	
S & C	3	No. 47. to 49.		28 // 2 // 4	....	@ 76/.	108 // 8 // 8	
	2	53. to 54.		18 // 0 // 14	.....	82/.	74 // 6 // 3	
							£314 // 1 // 11	
	Proportion of charges £30 // 9 // 0 on £530,						18 // 1 // 1	
								.... 332 // 3 // 0
								£611 // 12 // 1

Entered Journal, page 25.

THE BOOK OF SHIPMENTS, OR INVOICE-BOOK OUTWARD.

INVOICE of Printed Goods shipped on board the Atlantic, John King Master, from Greenock to New York, by order of Mayne and Rowley, Merchants there, for their Account and Risk, and to them Consigned.

GLASGOW, 23*d February*, 1817.

M R 1&3	⅞ Cambric, 2 coloured Check, 48 ps. *ea.* 28, 1344 yds. @ 23d.	128//16//0				
	1 Trunk, Sheet, &c.	1//1//6				
			129	17	6	
	⅞ Calico, 2 coloured Check; 51 ps. *ea.* 28, 1428 yds. @ 19d.	113//1//0				
	2 Trunk, Sheet, &c.	1//0//0				
			114	1	//	
	¾ Fine Calico, blue Ground 15 ps. *ea.* 24, 360 yds. @ 23d.	34//10//0				
	Cambric, Check, ... 6 ..... 144 .... 2/3½;	16//10//0				
	⅞ Muslin, yellow Ground,.. 20 ..... 28, 560 .... 17d,	39//13//4				
	41					
	3 Trunk, &c.	0//18//6				
			91	11	10	
			335	10	4	
	CHARGES.					
	Carriage to Greenock,..... £0//13//6					
	Custom-house Entry and Fees, ... 0//8//6					
	Bills of Lading and Agency, ... 0//11//6					
		1//13//6				
	Commission on £337//3//10, @ 2½ ℘ Cent.	8//8//7				
	Insurance on £355. @ 2 guineas, ... 7//9//1					
	Policy, 5/6, ℘ Cent. 1//2//0					
	Commission on ditto @ ½ ℘ Cent..... 1//15//6					
		10//6//7				
			20	8	8	
						355//19//0
	Entered Day-Book, page 6.					

INVOICE of Printed Goods, shipped on board the Isabella, Brown Master, for Hamburgh, by order of Holford, Rucker, & Co. Merchants, for their Account and Risk, and to them consigned.

GLASGOW, 12*th March*, 1817.

No. 1.	$\frac{15}{16}$ Muslins, smoke grd. & yellow,	12 ps. 25 doz. 10 @ 17/6,	22//12//1				
2.	do. do. with pink,	6 .. 13 ..... 18/6,	12//0//6				
3.	do. do. blue grd.	19 .. 41 .... 2.. 20/.	41//3//4				
4.	do. do. light grd.	29 696 yards, .. 21/.	60//18//0				
		— Box	0//11//9				
	1	66		137	5	8	
5.	$\frac{15}{16}$ Muslins, light grd.	20 ps. *ea.* 24,480 yds. 21d.	42//0//0				
6.	do. green, ...	16 .... do. 384 .. $21\frac{1}{2}$d.	34//8//0				
7.	do. smoke & blue, ...	19 .... 41 doz. 2 20/.	41//3//4				
		— Box	0//9//4				
	2	55		118	//	8	
8.	$\frac{15}{16}$ Muslins, light grd. blossom,	49 ps. 24, 1176 21d.	102//18//0				
9.	do. green, ...	16 ..... 384 $21\frac{1}{2}$d.	34//8//0				
		— Box	0//10//11				
	3	65		137	16	11	
	H. R.						
				393	3	3	
	Deduct 1 ℔ Cent. allowed for damages and *odd pence*,			3	19	3	
				389	4	//	
	CHARGES.						
	Carriage to Leith, and porterage, ...	1//4//9					
	Bills of lading, agency, and incidents, till on board,	1//15//6					
			3//0//3				
	Commission on £392//4//3, @ $2\frac{1}{2}$ ℔ Cent.		9//16//1				
	Premium of insurance on £360 @ $2\frac{1}{4}$ ℔ Cent. ..	8//2//0					
	policy 5/6, ...	1//2//0					
	Commission on ditto, @ $\frac{1}{2}$ ℔ Cent.	1//16//0					
			11//0//0				
				23	16	4	
				413	//	4	
	Drawback allowed at the Custom-house here, ...			55	3	4	
							357//17//0
	Entered Day-Book, page 10.						

INVOICE of Printed Goods, shipped by the Jessie, M'Queen Master, for London, consigned to William Tate & Co. there, to sell on my Account.

GLASGOW, 16*th March*, 1817.

13/36	Cambric bord. Hdfs.	23 ps. black,	47 doz. 4					
	ditto do.	24 .. blue,	50					
		—	—	97 doz. 4				
1		47						
13/16	Cambric bord. Hdfs.	20 ps. blue,	40 doz. 8					
	ditto do.	2 .. pple,	4 2					
	ditto do.	45 .. red,	92 1					
		—	—	136 doz. 11				
		67						
2				234 3 @ 21/	245 // 19 // 3			
7/8	Calico, black grd. & yellow,	43 ps. *ea.* 28,	1204 yds.	21½d.	107 // 17 // 2			
	Cambric, fancy check, ..	17	476 ..	2/1,	49 // 11 // 8			
		—			—	157 // 8 // 10		
3		60				—	403	8	1
	CHARGES.							
	Boxes, Ropes, &c.			1 // 14 // 0				
	Carriage to Leith, ...			1 // 4 // 0				
	Freight to London, and other Charges, ...			2 // 17 // 8				
				—	5 // 15 // 8			
	Insurance on £410 @ 12/9, ℔ Cent.			2 // 12 // 3				
	Policy .. 2/9, ...			0 // 13 // 9				
				—	3 // 6 // 0			
T	*Entered* Day-Book, p. 10.					9	1	8
	London.							412 // 9 // 9

INVOICE of 10 *Bales Cotton Yarn, shipped on board the Hopewell, Rankine Master, for Hamburgh, by order and for Account of Richard Conder, Merchant, New York, at his risk, and consigned by his order to Murray and M'Nab, of Hamburgh.*—GLASGOW, 26*th March*, 1817.

No. 1.	Water Twist, No. 20	60 bundles,						
2.	 20	60						
3.	 20	30						
		—	150 bundles, @ 30/.		225 // 0 // 0			
4.	 21	30						
5.	 21	60						
6.	 21	50						
		—	140	30/9,	215 // 5 // 0			
	 22	10						
	 22	50						
		—	60	31/6,	94 // 10 // 0			
7.	 23		50	32/3,	80 // 12 // 6			
8.	 21		60	infr. 29/9,	89 // 5 // 0			
9.	 22	60						
10.	 22	60	.....	30/6,	183 // 0 // 0			
		—	120			887	12	6
		580 bundles.						
	CHARGES.							
	Sheets, ropes, and Packing, ...			6 // 4 // 9				
	Bills of Lading, and Agency, ...			1 // 10 // 6				
	Cartage and wharfage, ...			1 // 0 // 6				
	Sundry charges till on board, ...			0 // 9 // 7				
				—	9 // 5 // 4			
	Premium of Insurance on £925. @ 2 gs. ℔ Cent.			19 // 8 // 6				
	Policy .. 5/6, ...			2 // 15 // 0				
	Commission on ditto, .. ½ ℔ Cent.			4 // 12 // 6				
				—	26 // 16 // 0			
						36	1	4
	Entered Day-Book, p. 11.							923 // 13 // 0

INVOICE of Printed Goods, shipped on board the Triton, Campbell Master, for Philadelphia, on Account and Risk of Joseph Taylor and Sons, of New York, and consigned by their order to John Gow, of Philadelphia.

GLASGOW, 13*th April*, 1817.

13/16	Cambric Handfs. black, 23 Pieces, 47 doz. 4					
	Do. Do. blue, 44 90 8					
	— — 138 doz. @ 21/.		144	18	//	
1	67					
7/8	Calico, olive ground, .. 51 ps. *ea.* 28, 1428 yds, @ 19d.....		113	1	//	
2						
7/8	Muslin, yellow ground, 10 ps. *ea.* 28, 280 yds. @ 18d.....	21 // 0 // 0				
	Fine Calico black, ... 5 ..... 140 } .... 22d.....	64 // 3 // 4				
	Cambric, blue ground, 20 ..... 560 }					
	Do. fancy checks, 17 ..... 476..... 23½d.	46//12 // 2				
	—		131	15	6	
3	52					
	I. G.		389	14	6	
	CHARGES.					
	Boxes, Ropes, and Packing, ...	3 // 1 // 3				
	Carriage to Greenock, ...	0//16 // 9				
	Bills of Lading, and Agency, ...	0//12 // 6				
			4	10	6	
	Commission on £314 // 5 // 3, @ 2½ ℘ Cent.....		7	17	2	
	Premium of Insurance on £335, @ 2¼ ℘ Cent.....	7//10 // 9				
	Policy and Duty, 5/6,.....	1 // 2 // 0				
	Commission on ditto, ½ ℘ Cent.	1//13 // 6				
			10	6	3	
	—— Cr. ——					
			412	8	5	
	By Bounty allowed here at the Custom-house,.....	23 // 8 // 0				
	Drawback ditto, ...	56//11 // 9				
			79	19	9	
	Entered Journal, p. 13.					332 // 8 // 8

INVOICE of Printed Goods, shipped on board the Mary, for London, consigned to William Tate & Co. there, to sell on my Account.

GLASGOW, 17*th April*, 1817.

4/4	Fine Calico, black ground, 20 ps. *ea.* 24, 480 yds. @ 1/11,	46 // 0 // 0				
	Do. dove do. 15 ..... 360 ..... 1/11½,	35 // 5 // 0				
13/16	Cambric Hdfs. blue, ... 45 ..... 90 doz. 8. 21/.	95 // 4 // 0				
	—		176	9	//	
4	80					
7/8	Muslins, yellow ground,.. 20 ps. .. 28, 560 yds. @ 17d.	39//13 // 4				
	Calico, blue & black,.... 43 ..... 1204 ..... 19d.	95 // 6 // 4				
	Cambric, blue & yellow,.. 11 ..... 308 ..... 23d.	29//10 // 4				
	—		164	10	//	
5	74					
	T		340	19	//	
	London.					
	CHARGES.					
	Boxes and Ropes, 10/6, and 12/6,.....	1 // 3 // 0				
	Carriage to Leith, 7/. and 9/9, ...	0//16 // 9				
			1	19	9	
	Entered Jour. p. 13.					
			342	18	9	

INVOICE of sundry Printed Goods, shipped on board the Dolphin, M'Lean Master, for Hamburgh, consigned for Sale to Roack & Co. Merchants there, on Account and Risk of William Rainey and the Shipper, each one-half.

GLASGOW, 3*d May*, 1817.

	7/8 Muslin, yellow ground, ...	40 ps. *ea.* 28 yards, 1120, @ 18d.	84 // 0 // 0			
	Cambric, blue do.	10 ..... 280, .. 22d.	25//13 // 4			
	1.	— Box and Rope, ...	0//15 // 9			
		50		110	9	1
	4/4 Fine Calico, black ground, ..	50 ps. *ea.* 24, 1200 yards, @ 2/4,	140 // 0 // 0			
	2.	Box and Rope, ...	0//16 // 0			
				140	16	//
	4/4 Fine Cambric, olive ground,	53 ps. *ea.* 24, 1272 yards, @ 2/6,	159 // 0 // 0			
	3.	Box and Rope, ...	0//18 // 6			
				159	18	6
	7/8 Cambric, black & yellow, ..	42 ps. *ea.* 28, 1176 yards, } @ 2/1½,	154//14 // 0			
	Do. olive & yellow, ..	10 ..... 280 .... }				
	4.	— Box and Rope, ...	0//17 // 6			
		52		155	11	6
	7/8 Fine Calico, 3 colours, ...	30 ps. } *ea.* 28, 1232 yards, @ 2/3,	138//12 // 0			
	Ditto, ...	14 }				
	4/4 Cambric, yellow ground	9 24, 216 ..... 2/5,	26 // 2 // 0			
	5.	— Box and Rope, ...	0//19 // 3			
		53		165	13	3
1.	3/4 Cambric bordered Hdfs.....	23 ps. 47 doz. 4 .... @ 22/6,	53 // 5 // 0			
2.	Do. Do.	45 ..... 92 .... 1 ..... 23/.	105//17//11			
	6.	— Box and Rope, ...	0//18 // 9			
	R	68		160	1	8
				892	10	//
	Deduct 1 ℔ Cent. discount allowed for damages on Boxes 1, 2, & 6,		4 // 1 // 9			
	Drawback allowed at the Custom-house here, ...		84//18 // 7			
				89	//	4
				803	9	8
	CHARGES.					
	Entry-bond and Fees, ...	1 // 1 // 0				
	Bills of Lading and Agency, ...	0//15 // 6				
	Cartage to Leith, porterage, and other incidents, ...	1//17 // 0				
			3//13 // 6			
	Commission on £803 // 9 // 8, @ 2½ ℔ Cent.		20 // 1//10			
	Premium of Insurance on £850. @ 2 guineas ℔ Cent.	17//17 // 0				
	Policy and duty, 5/6, ℔ Cent.	2 // 9 // 6				
	Commission on ditto, @ ½ ℔ Cent.	4 // 5 // 0				
			24//11 // 6			
				48	6	10
				851	16	6

Entered Journal, page 17.

INVOICE of 150 *Bundles Cotton Yarn, shipped on board the Dolphin, M'Lean, for Hamburgh, by order and for account of Henry Smith, at his Risk, and to him consigned, marked and numbered as ⋕ margin.*

GLASGOW, 3*d May*, 1817.

S 1 to 3.	Water Twist,	No. 20.	50 bundles,	@ 29/.		72	10	//
	1.							
		20.	10	29/.	14//10 // 0			
	2.	21.	40	29/9,	59//10 // 0			
						74	//	//
		21.	10	29/9,	14//17 // 6			
	3.	22.	40	30/6,	61 // 0 // 0			
						75	17	6
			150 bundles.					
						222	7	6
	CHARGES.							
	Sheets, Ropes, and Packing,				1//11 // 6			
	Freight from Port-Dundas to Leith,				0//14//10			
	Charges till on board,				0 // 5 // 2			
						2	11	6
	Insurance on £235. at 2 guineas ⋕ Cent.				4//18 // 8			
	Policy, 5/6				0//16 // 6			
	Commission on ditto, at ½ ⋕ Cent				1 // 3 // 6			
						6	18	8
	Entered Journal, page 17.					231	17	8

INVOICE of sundry Goods shipped on board the Betsey, Levi Lucas Master, for New York, by order, on account and risk of Mayne & Rowley there, and to them consigned.

GLASGOW, 24*th May*, 1817.

M R	⅞ White Cambric, tamboured,	20 ps. *ea.* 28,	560 yards,	@ 2/2,	60//13 // 4			
	4.		Box, &c.		0//14 // 8			
						61	8	//
	⅘ Fine Cambric, olive ground,	30 ps. *ea.* 24,	720 yards,	@ 2/4,	84 // 0 // 0			
			Box, &c.		0//17 // 3			
						84	17	3
	⅘ Fine Calico, blue & red.	25 ps. *ea.* 24,	600 yards,	@ 2/3,	67//10 // 0			
	Cambric, olive and yellow,	15	360	2/5½,	44 // 5 // 0			
	6.		Box, &c.		1 // 1 // 2			
		40				112	16	2
						259	1	5
	CHARGES.							
	Custom-house entry and fees,			0 // 7 // 6				
	Carriage to Greenock, and porterage,			1 // 3 // 2				
	Bills of lading, and agency,			0//12 // 6				
	Extra expences at packing, and double sheeting the boxes, also boat-hire to the Ship,			3//19 // 6				
					6 // 2 // 8			
	Commission on £259 // 1 // 5. @ 2½ ⋕ Cent.				6 // 9 // 6			
	Insurance on £280. @ 2 ⋕ Cent,			5//12 // 0				
	Policy, 5/6, ⋕ Cent.			0//16 // 6				
	Commission on ditto, ½ ⋕ Cent.			1 // 8 // 0				
					7//16 // 6			
						20	8	8
	Entered Journal, page 17.					279	10	1

INVOICE of sundry Goods, shipped on board the Betsey, Levi Lucas Master, for New York, by order and on account and risk of Richard Conder, Merchant there, and to him consigned.

GLASGOW, *24th May*, 1817.

13/16 Cambric bordered Handkfs. black, ...	45 ps.	91 doz.	6				
do. do. red, ...	20	42	6				
	—			134 doz. at 21/.	140//14//0		
1	65			Box and rope, ...	0//19//10	141	13	10
7/8 White Cambric, tamboured, ...	20 ps.	560 yards, at 2/2, ...			60//13//4			
2				Box and rope, ...	0//11//8			
						61	5	0
3 Boxes Saddlery, ℔ Bill of Parcels inclosed, amount, ...						67	0	6
C								
						269	19	4
CHARGES.								
Custom-house entry and fees, ...				0//7//6				
Carriage to Greenock, and porterage, ...				1//2//4				
Bills of lading, and agency, ...				0//10//6				
Boat hire to the ship, ...				0//2//10				
					2//3//2			
Commission on £269//19//4, @ 2½ ℔ Cent.					6//15//0			
Insurance on £285 @ 2 ℔ Cent.				5//14//0				
Policy, ... 5/6, ...				0//16//6				
Commission on ditto, ... ½ ℔ Cent.				1//8//6				
					7//19//0			
Entered Journal, p. 17.						16	17	2
						286	16	6

INVOICE of sundry Goods, shipped on board the Betsey, Levi Lucas Master, for New York, by order, on account and risk of Joseph Taylor & Sons there, and to them consigned.

GLASGOW, *24th May*, 1817.

4/4 fine Calico, blue & red, ...	25 ps. *ea.* 24,	600 yards,	@ 2/3, ...		67//10//0			
Cambric, olive & yellow,	15	360	2/5½, ...		44//5//0			
4	40				1//1//2			
						112	16	2
4/4 Muslin Hdfs. blue, ...	15 ps.	28 doz. 8 @ 20/.			28//13//4			
Camb. do. black, ...	16	28 2	28/.		39//8//8			
5	31		Box, &c.		0//14//6			
						68	16	6
4/4 fine Cambric Hdfs. blue, ...	20 ps.	39 doz. 6 @ 30/.			59//5//0			
6			Box, &c.		0//13//6			
						59	18	6
7/8 White Cambric, tamboured,	20 ps.	560 yards, @ 2/2, ...			60//13//4			
7			Box, &c.		0//11//8			
						61	5	0
1 Box of Saddlery, ℔ B. P. inclosed, amount, ...						16	9	8
						319	5	10
T CHARGES.								
Custom-house entry, fees, and carriage to Greenock, ...				1//19//3				
Bills of lading and agency, Boat hire to the Ship, ...				1//10//0				
					3//9//3			
Commission on £319//5//10, @ 2½ ℔ Cent.					7//19//8			
Insurance on £340. @ 2 ℔ Cent.				6//16//0				
Policy, 5/6, ...				1//2//0				
Commission on ditto, at ½ ℔ Cent.				1//14//0				
					9//12//0			
						21	0	11
						340	6	9
Entered Journal, p. 17.								

GLASGOW, 1st *January*, 1817.

The following is an Inventory of my Effects both Real and Personal, being a List of the Balances in my favour and against me, transferred from the preceding Ledger, dated 31st ult.

f	I have in Cash,	32//10//2			
	In the Thistle Bank, at 4 ℘ Cent. interest,	1022//7//4			
			1054	17	6
	Cotton Yarn, 220 bundles, Water Twist, ℘ Inventory,	293//10//6			
	Cotton, 37 bags, value,	938//18//1			
	Madder, 12 butts, do.	443//15//1			
	Bills Receivable—For the following Bills in hand, viz.		1676	3	8
	No. 157, Hugh Glen & Co. due 6th January,	289//10//7			
	159, Nimmo & Bell, 22d February,	145//11//8			
	163, Ord & Dow, 26th March,	212//6//0			
	164, William Simpson, 15th April,	196//5//0			
	165, Js. Denny & Co. on W. Brodie & Co. 25th do.	234//12//6			
	170, William Stirling & Sons, 7th May,	410//7//10			
	171, P. & J. Macadam, 14th June,	368//4//9			
	172, Watson, Arthur, & Co. 11th do.	353//18//0			
			2210	16	4
	Furniture, in Warehouse,	..	71	14	0
	William Simpson, Glasgow,	72//11//6			
	Robert Easton, do.	113//19//6			
	Campbell, Dale, & Co. do.	211//6//6			
	William Ferguson, do.	117//10//0			
	John Cochran, do.	192//18//6			
	John Howie & Co. do.	110//4//0			
	William Arnot, do.	145//10//0			
	William Gillespie & Co. Anderston,	240//15//6			
	Thomas Bissland & Co. Paisley,	163//4//8			
	D. Johnson, Son, & Cree, Perth,	95//6//0			
	Robert Wilson & Co. Manchester,	172//9//10			
	Richard Conder, New York,	237//12//4			
			1873	8	4
			6886	19	10
	I owe as follows:—				
f	To Royal Bank interest at 5 ℘ Cent. *credit* of £1000,	..	156	12	0
	To James Finlay & Co. Glasgow,	..	436	17	8
	To Wm. Bogle & Co. do.	..	8	4	0
	To Michael Watson, Leith,	..	370	1	4
	To Geo. Bowie & Co. Aberdeen,	..	460	15	10
	To Peter Drinkwater, Manchester,	..	210	10	0
	To Strange, Dashwood, & Co. Bankers, London, *Cr.* of £1500,	..	619	5	0
	To Bills Payable.—For the following Acceptances not paid, viz.				
	No. 57, Dunn, Smith, & Co. due 2d January,	195//11//10			
	65, James Finlay & Co. 5th February,	112//15//0			
	68, James Handyside, 26th January,	178//4//6			
	71, Blackey, Hardisty & Co. to J. Buchanan & Co. 21st February,	210//13//0			
	74, Christie and Shaw to Smith and Gray, 20th March,	184//16//8			
	76, Dale and Macintosh, 25th do.	243//6//6			
			1125	7	6
			3387	13	4

GLASGOW, 2*d January*, 1817.

f	Sold William Simpson.					
	Water twist, No. 20, ... 10 bundles, @ 30/.		15 // 0 // 0			
	21, ... 20 30/9.		30 // 15 // 0			
	22, ... 45 31/6.		70 // 17 // 6			
				116	12	6
	Bill at 6 mos. 75					
	4.					
f	Bought of Thomas Bissland & Co.					
	Mule twist, 73 bundles, 399 lbs. bill at 6 mos. amount, as ℔ Bill of parcels			124	10	8
f	Sold Watson, Arthur, & Co.					
	2 Casks madder, No. 5, ... 10 // 2 // 22					
	7, ... 12 // 2 // 25					
	23 // 1 // 19					
	Tare, 10 lb. per Cwt..... 2 // 0 // 10					
	Bill at 6 mos. 21 // 1 // 9, @ 92/.			98	2	4
	7.					
f	Drawn on Strange, Dashwood, & Co. this day, at 3 mos. in favour of Peter Drinkwater, and remitted him the bill due 10th April, ...			210	10	0
	8.					
f	Sold Crombie & Carnegie, Anderston.					
	2 Bags Pernam° Cotton, No. 2. 1 // 2 // 12					
	5. 1 // 2 // 27					
	3 // 1 // 11					
	Draft 2 lb. and tare 2½ ℔ 100 lb. 0 // 0 // 11					
	Present bill at 4 mos. 3 // 1 // 0 or 364 lb. @ 2/3¼.			41	6	7
f	Sold Todd and Shortridge.					
	3 Casks Madder, Bill at 6 mos.					
	No. 4. .... 9 // 1 // 14 No. 12. .... 10 // 2 // 4					
	6. .... 7 // 3 // 24 Tare, ... 0 // 3 // 21					
	17 // 1 // 10 9 // 2 // 11 @ 95/.		45 // 11 // 10			
	Tare 10 lb. per Cwt... 1 // 2 // 5					
	15 // 3 // 5 ..... 90/9.		71 // 13 // 4			
	10.			117	5	2
f	Received from Peter Drinkwater.					
	Mule Twist, 99 bundles, 495 lbs.; 2 mos. and bill on London at 2 mos. as ℔ Invoice, ...			119	4	6
	12.					
	Sold John Cochran.					
	Mule Twist, No. 56, 6 bdles, 30 lb. @ 7/10. ..... 11 // 15 // 0					
	58, 5 25 8/1. ..... 10 // 2 // 1					
	60, 10 50 8/4. ..... 20 // 16 // 8					
	42 // 13 // 9					
	Discount, 35 ℔ Cent. 14 // 18 // 10					
			27 // 14 // 11			
	Do. 90, 3 bdles. 15 lb. 12/1. ..... 9 // 1 // 3					
	92, 6 30 12/7. ..... 18 // 17 // 6					
	94, 4 20 13/1. ..... 13 // 1 // 8					
	95, 5 25 13/4. ..... 16 // 13 // 4					
	96, 2 10 13/7. ..... 6 // 15 // 10					
	100, 3 15 14/7. ..... 10 // 18 // 9					
	44 220 lbs. 75 // 8 // 4					
	Bill at 6 mos. Discount, 42½ ℔ Cent. 32 // 1 // 0					
			43 // 7 // 4			
				71	2	3

GLASGOW, 14*th January*, 1817.

f	Received from Scruton & Campbell.			
	9 Casks Madder, ℔ the Jessie, agreeable to my order, Bill at 3 mos. from 8th February, payable in London as ℔ Invoice,		302	13	6
	Allowed William Ferguson discount on his Account, ...		5	17	6
	15.				
	Sold Thomas Bissland & Co. Paisley.				
	6 Bags Pernam°. Cotton, Bill at 4 months.				
	No. 1. 1 // 1 // 4 — No. 6. 1 // 1 // 12				
	3. 1 // 3 // 26 — 9. 1 // 2 // 24				
	4. 1 // 1 // 14 — 11. 1 // 2 // 10				
	4 // 2 // 16 — 4 // 2 // 18				
	3 lb. dft. and tare, 2½ lb. ℔ 100 lb. 0 // 0 // 16 — Dft. and tare, 0 // 0 // 16				
	4 // 2 // 2, or 506 lbs. @ 2/3½.	57 // 19 // 7			
	4 // 2 // 0, or 504 lbs. ..... 2/2¾.	56 // 3 // 6	114	3	1
f	Sold William Stirling & Sons.				
	6 Casks Madder, Bill at 6 months.				
	No. 1. ..... 11 // 1 // 24				
	2. ..... 8 // 3 // 21				
	3. ..... 13 // 2 // 8				
	13. ..... 8 // 3 // 3				
	14. ..... 7 // 1 // 9				
	16. ..... 8 // 3 // 2				
	58 // 3 // 11				
	Tare, 10 lb. ℔ Cwt..... 5 // 1 // 1				
	53 // 2 // 10, @ 90/.		241	3	0
	17.				
f	Sold Campbell, Dale, & Co.				
	Water Twist, No. 18. 25 bundles, ... @ 29/.	36 // 5 // 0			
	19. 24 ..... @ 29/6.	35 // 8 // 0			
	20. 29 .... @ 30/.	43 // 10 // 0			
	21. 16 .... @ 30/9.	24 // 12 // 0			
	23. 14 .... @ 32/3.	22 // 11 // 6			
Bill at 6 mos.	108 bundles.		162	6	6
f	Made Insurance at William Bogle & Co.'s on 110 Barrels Ashes, ℔ the Frances, D. Braine, from New York to Greenock, on £395. at 2 guins. ℔ Cent.	8 // 5 // 11			
	Policy, 5/6.....	1 // 2 // 0	9	7	11
	21.				
f	Sold Dinwiddie & Paterson.				
	Mule Twist, No. 50. 5 bundles, 25 lbs. .... @ 7/4.	9 // 3 // 4			
	52. 7 — 35 .... 7/6.	13 // 2 // 6			
	12 — 60	22 // 1 // 10			
6 mos.	Discount 35 ℔ Cent.....	7 // 16 // 0	14	9	10
	Sold for Cash (to F. Wood.)				
	Mule Twist, No. 62. 2 bdles. 10 lbs. @ 8/6.	4 // 5 // 0			
	Discount, 35 ℔ Cent.	1 // 9 // 9	2 // 15 // 3		
	do. 33. 4 bdles. 24 lbs. @ 9/8½.	11 // 13 // 0			
	6 — 34				
	Discount, 37½ ℔ Cent.	4 // 7 // 5	7 // 5 // 7		
	Water Twist, 20. 9 bdles. @ 31/.....	13 // 19 // 0			
	21. 10 — 11/9.	15 // 17 // 6			
	19	29 // 16 // 6			
		39 // 17 // 4			
	Discount for Cash, ...	2 // 0 // 4			
	Entered C. B.	37 // 17 // 0			

GLASGOW, 22*d January*, 1817.

f	Received from Blackey, Hardisty, & Co. Water Twist 228 bundles, 5 ℔ Cent. discount for Bill on London at 2 months, from 26th prox° ℔ Invoice,			316	7	0
	-25.-					
f	Sold Thomas Bissland & Co. 7 Bags Cotton, Bill at 4 months.					
	Pernam°, No. 10. 1//2//11 — Georgia, No. 43. 3//1 // 8					
	12. 1//3//18 — 44. 2//2 // 2					
	13. 1//1//16 — 45. 3//0//12					
	14. 1//2//22					
	8//3//22					
	6//2//11 — Dft. 3					
	Dft. 1lb. ℔ bag, 4					
	8//3//19					
	6//2 // 7 — Tare 5lb. ℔ Cwt. 1//17					
	Tare 2½lb. ℔ 100lb. 18					
	8//2 // 2 or 954lbs. @ 3/3½.	157 // 0 // 3				
	6//1//17 or 717 lbs. 2/2¾.	79//18 // 3				
			236	18	6
	-28.-					
f	Sold John Pattison & Co. 7 Bags West India Cotton, Bill at 4 months.					
	No. 31. 2//2//19 — No. 20. 2//1 // 9					
	32. 2//2 // 4 — 21. 2//1//12					
	33. 2//2 // 5 — 22. 2//1//25					
	34. 2//1//19					
	7//0//18					
	10//0//19 — Dft. 3					
	Dft. 4					
	7//0//15					
	10//0//15 — Tare, 1 12					
	Tare 5 lb. ℔ 100 lb. 2 // 1					
	6//3 // 3 or 759 lbs. @ 2/4½.	90 // 2 // 7				
	9//2//14 or 1078 lbs. 2/1½.	114//10 // 9				
			204	13	4

*Amount of the Purchases and Sales this Month.**

	Cotton Yarn. Purchases. Bund.	Libs.	Sales. Bund.	Libs.	Cotton. Pur. Bags.	Sales Bags.	Madder. Pur. Casks.	Sales. Casks.
Stock on hand, 1st Jan.	220				37		12	
Purchases and Sales to 31st	228	894	202	314		22	9	11
	448	894	202	314	37	22	21	11
Stock carried to next mo.			246	580		15		10
	448	894	448	894	37	37	21	21

* This statement of the amount of the Purchases and Sales monthly, which is continued only for the first three months, is given merely to assist the Learner in *checking* the stock on hand.

GLASGOW, *4th February*, 1817.

f	Sold William Ferguson.					
	Water Twist, No. 18. 24 bundles, @ 29/.		34//16//0			
	19. 26	29/6,	38//7//0			
	20. 18	30/.	27//0//0			
	22. 15	31/6,	23//12//6			
	23. 14	32/3,	22//11//6			
	—			146	7	0
	5 ℔ *Cent. discount for Cash.* 97					
f	Sold Campbell, Dale, & Co.					
	Water Twist, No. 21. 14 bundles, @ 30/9,		21//10//6			
	22. 10	31/6,	15//15//0			
	24. 24	33/3,	39//18//0			
	—			77	3	6
	48					
	Bill at 6 mos. or 5 ℔ Cent discount for Cash.					
f	Effected Insurance at William Bogle & Co's on 15 casks Madder, by the Susanna, from London to Leith.—£545, @ 12/9, ℔ Cent ..		3//9//6			
	Policy, 2/9,		16//6			
				4	6	0
	—6.—					
f	Sold Robert Easton.					
	Mule Twist, No. 70. 2 bdls. 10 lbs. @ 9/4,	£ 4//13//4				
	74. 6 36	9/10, 17//14//0				
	75. 3 18	9/11½ 8//19//3				
	77. 2 12	10/2½ 6//2//6				
	80. 1 6	10/7, 3//3//6				
		£40//12//7				
	Discount 40 ℔ Cent.	16//5//0				
			24//7//7			
	Ditto. No. 98. 2 10	14/1. 7//0//10				
	102. 7 35	15/1, 26//7//11				
	104. 4 20	15/7, 15//11//8				
	105. 3 15	15/10, 11//17//6				
	30 bdls. 162 lbs	60//17//11				
	Discount 45 ℔ Cent.	27//8//1				
			33//9//10			
	3¾ ℔ *Cent. discount for Cash, 1st March.*			57	17	5
	—8—					
f	Sold William Gillespie & Co. Anderston.					
	4 Casks Madder. Bill at 6 mos.					
	No. 8. 9//0//6 No. 18. 10//2//7					
	9. 9//0//23 Tare, 3//22					
	10. 9//2//10					
	9//2//3 @ 93/6,		44//19//1			
	27//3//11					
	Tare 10 lb. ℔ Cwt. 2//1//27					
	25//1//12 8/6		109//0//8			
				153	19	9
f	James Finlay & Co. have allowed discount on account to 31st Dec.			14	0	6
	—9.—					
f	Bought of James Finlay & Co.					
	Water Twist 90 bundles. Bill at 6 mos. amount ℔ B. P.			129	0	0

GLASGOW, 11*th February*, 1817.

f	Sold Crombie and Carnegie, Anderston, 4 Bags Cotton, Bill at 4 months, Pernamo. No. 7. 1//2//20 West India, No. 15. 2//1//21 8. 1//0//19 17. 2//1//4 2//3//11 4//2//25 Dft. 2lb. tare, 2½lb. ℔ 100lb. } 0//0//10 Dft. 2lb. and tare 5lb. ℔ 100lb. } 0//1//0 4//1//25 or 501lb. @ 2/4¼,	59 // 9//10			
	2//3//1 or 309lbs. 2/4,	36 // 1 // 0			
			95	10	10
f	Sold William Simpson, Water Twist, No. 21. 30 bundles, @ 30/.	45 // 0 // 0			
	22. 16 ..... 31/6, ...	25 // 4 // 0			
	23. 10 ..... 32/3, ...	16 // 2 // 6			
	Bill at 6 months. 56		86	6	6
	14.				
f	Allowed Robert Easton discount to 31st Dec. last, ...		1	9	6
	16.				
f	Received from Mayne & Rowley, 110 Barrels Ashes, ℔ the Frances from New York, as ℔ my order, 90 days' Bill on receipt, ℔ Invoice, ...		385	8	11
	18.				
f	Received from Richard Conder his draft on G. & R. Kennedy, London, at 60 days' sight, and remitted it to Strange, Dashwood, & Co. due 26th April, ...		237	12	//
f	Sold Watson, Arthur, & Co. 24 Casks Pot-ashes, weighing 65 // 2//10 Tare ⅛, ... 8 // 0//22 *Bill at 4 mos.* 57 // 1//16 @ 45/.		129	2	8
	20.				
f	Bought of William Stirling & Sons, 200 Pieces Printed Goods, ℔ Bill at 6 mos. amount ℔ B. P.		492	19	2
	22.				
f	Nimmo & Bell's Pro. Note, due this day, not being paid, I have protested the same.		145	11	8
	23.				
f	Shipped on board the Atlantic, J. King Master, for New York, by order of Mayne & Rowley, merchants there, for their Account and risk, and to them consigned.				
	3 Trunks Export Goods, 140 pieces, amount as ℔ Invoice-Book,	335//10 // 4			
	Commission on £337 // 3//10, @ 2½ ℔ cent.	8 // 8 // 7			
	Insured on ditto at Wm. Bogle & Co's on £355. @ 2 guineas ℔ cent. and Policy 22/.	8//11 // 1			
	Commission on ditto, at ½ ℔ cent.	1//15 // 6	354	5	6

GLASGOW, 25*th February*, 1817.

Sold Kibble, Forster, & Co.					
5 Casks Madder, Bill at 6 months.					
No. 17. 9 // 0 // 11 No. 20. 9 // 1 // 13 No 11. 9 // 1 // 23					
19. 11 // 0 // 24 21. 7 // 3 // 25 Tare, 0 // 3 // 11					
20 // 1 // 7 17 // 1 // 10 8 // 2 // 12 @ 96/.	41 // 6 // 3				
Tare, 1 // 3 // 7 Tare, 1 // 2 // 5					
15 // 3 // 5 ..... 99/.	78 // 3 // 8				
18 // 2 // 0 ..... 93/6.	86 // 9 // 9				
13 Casks Pot-ashes, weighing 31 // 1 // 14					
Tare $\frac{1}{8}$, ... 3 // 3 // 19	205 // 19 // 8				
27 // 1 // 23 @ 45/.	61 // 15 // 6				
Bill at 4 months.		267	15	2	
6.					
f Sold Dinwiddie & Paterson,					
Mule Twist, No. 54. 3 bdls. 15 lbs. ..... @ 7/8, ... £5 // 15 // 0					
58. 2, ... 10 ..... 8/1, ... 4 // 0 // 10					
9 // 15 // 10					
Discount 35 ℔ Cent. 3 // 8 // 6					
	6 // 7 // 4				
Do. 62. 2 .... 10 ..... @ 8/6, ... 4 // 5 // 0					
64. 4 .... 20 ..... 8/8, ... 8 // 13 // 4					
11 55 12 // 18 // 4					
6 months. Discount 37½ ℔ Cent. 4 // 16 // 10					
	8 // 1 // 6				
		14	8	10	
f Remitted Blackey, Hardisty, & Co. my draft on Strange, Dashwood, & Co. in their favour, at 2 months, due 29th April, ...	300 // 11 // 0				
Discount allowed on parcel, 22d January, thus remitted, ...	15 // 16 // 0				
		316	7	0	
f Sold Michael Watson, Leith,					
20 Barrels Pearl-ashes, weighing 53 // 1 // 12					
Tare $\frac{1}{8}$, ... 6 // 2 // 19					
46 // 2 // 21 @ 48/.		112	1	0	
3¾ ℔ Cent discount for *Cash.*					

Amount of the Purchases and Sales this Month.

	Cotton Yarn. Purchases. Bun.	Cotton Yarn. Purchases. Libs.	Cotton Yarn. Sales. Bun.	Cotton Yarn. Sales. Libs.	Cotton. Pur. Bags.	Cotton. Sales. Bags.	Madder. Pur. Casks.	Madder. Sales. Casks.	Ashes. Pur. Casks.	Ashes. Sales. Casks.	Export Goods Pur. Pieces.	Export Goods Sales. Pieces.
Stock from last month,	246	580			15		10					
Purchases and Sales,	90		201	217		4		9	110	57	200	140
	336	580	201	217	15	4	10	9	110	57	200	140
Stock to next month,			135	363		11		1		53		60
	336	580	336	580	15	15	10	10	110	110	200	200

GLASGOW, 2*d March*, 1817.

f	Sold John Cochran.						
	Mule Twist, No. 54. 10 bdls. 50 lbs..... @ 7/8,.... 19 // 3 // 4						
	56. 6.....30..... 7/10, .. 11//15 // 0						
	58. 2.....10..... 8/1,.... 4 // 0//10						
	34//19 // 2						
	Discount 35 ℔ Cent. 12 // 4 // 9						
	22//14 // 5						
	Do. 63. 8.....40 lbs..... @ 8/7,.... 17 // 3 // 4						
	64. 3.....15..... 8/8,.... 6//10 // 0						
	65. 2.....10..... 8/9,.... 4 // 7 // 6						
	66. 5.....25..... 8/10, .. 11 // 0//10						
	68. 8.....40..... 9/1,.... 18 // 3 // 4						
	70. 4.....20..... 9/4,.... 9 // 6 // 8						
	48 240 66//11 // 8						
	5 ℔ Cent for *Cash*, 1st May. Discount, 38¾ ℔ Cent. 25//16 // 0						
	40//15 // 8			63	10	1
	4.						
f	Received from Scruton and Campbell.						
	15 Casks Madder, by the Susanna. 2 mos. and bill on London at 3 mos. ℔ Invoice, ...			542	6	0
f	Received from Peter Drinkwater, Manchester.						
	India Twist, 88 bdles. 440 lbs. agreeable to my order; 1 mo. & Bill on London @ 2 mos. ℔ Invoice, ...			452	8	0
	7.						
f	Sold Henry Houldsworth & Co. Anderston.						
	7 Bags West India Cotton, Bill at 4 mos.						
	No 27. 2 // 1//22 No. 16. 2 // 1//18						
	28. 2 // 2 // 7 18. 2 // 1//24						
	29. 2 // 2 // 4 19. 2 // 1//17						
	30. 2 // 1//25						
	7 // 1 // 3						
	10 // 0 // 2 Draft, 0 // 0 // 3						
	Draft, 0 // 0 // 4						
	7 // 1 // 0						
	9 // 3//26 Tare, 0 // 1//13						
	Tare, 5 lb. ℔ 100 lb. 0 // 2 // 0						
	6 // 3//15, or 771 lbs. @ 2/5, 93 // 3 // 3						
	9 // 1//26, or 1062 lbs..... 2/1¾, 113//18//10			207	2	1
f	Sold John Kingan.						
	India Twist, No. 160. 2 bdls. 10 lbs..... @ 41/6,..... 20//15 // 0						
	162. 5..... 25..... 42/10, ... 53//10//10						
	164. 3..... 15..... 44/2,..... 33 // 2 // 6						
	166. 5..... 25..... 45/6,..... 56//17 // 6						
	168. 5..... 25..... 46/10, ... 58//10//10						
	170. 3..... 15..... 48/2,..... 36 // 2 // 6						
	172. 4..... 20..... 49/10, ... 49//16 // 8						
	174. 2..... 10..... 51/6,..... 25//15 // 0						
	176. 3..... 15..... 53/2,..... 39//17 // 6						
	32 160 374 // 8 // 4						
	Bill at 6 mos. Discount, 47½ ℔ Cent..... 177//17 // 0			196	11	4
	8.						
	Sold for Cash.						
	Mule Twist, No 68. 3 bdls. 15 lbs.....@ 9/1, ... 6//16 // 8						
	Discount 37½ ℔ Cent. ..... 2//11 // 1						
	4 // 5 // 2						
	Discount for Cash, 0 // 4 // 2						
	Entered ℔ C. B. 4 // 1 // 0						

GLASGOW, *8th March*, 1817.

f	Sold Crombie & Carnegie, Anderston.				
	4 Bags West-India Cotton, Bill at 4 mos.				
	No. 23. 2 // 2 // 5				
	24. 2 // 2 // 8				
	25. 2 // 1 // 18				
	26. 2 // 1 // 17				
	9 // 3 // 20				
	Dft. 4lb. & tare 5lb. ℔ 100lbs. 0 // 2 // 3				
	9 // 1 // 17, or 1053lbs. @ 2/2,		114	1	6
	9.				
f	Bought of William Gillespie & Co. Anderston.				
	114 Pieces Printed Goods; Bill at 6 mos.; Amount, ℔ B. P. ..		245	19	3
f	Bought of Todd & Shortridge.				
	186 Pieces Printed Goods; 5 ℔ Cent. discount for *Cash*, 1st Apr. ℔ B.P.		389	4	//
	11.				
f	The discount allowed Wm. Ferguson on parcel 4th Feb. is		7	6	//
	The discount allowed Robert Easton on ditto, 6th Feb. is.....		2	3	5
	12.				
f	Sold Penman & Brown.				
	Mule Twist, No. 60. 14 bdles. 70 lb. .... @ 8/4,.... 29 // 3 // 4				
	62. 18 .... 90 ..... 8/6,.... 38 // 5 // 0				
	63. 12 .... 60 ..... 8/7,.... 25 // 15 // 0				
	64. 14 .... 70 ..... 8/8,.... 30 // 6 // 8				
	65. 10 .... 50 ..... 8/9,.... 21 // 17 // 6				
	66. 5 .... 25 ..... 8/10, .. 11 // 0 // 10				
	68. 9 .... 45 ..... 9/1,.... 20 // 8 // 9				
	82 410 176 // 17 // 1				
	Discount, 40 ℔ Cent. 70 // 14 // 10				
		106 // 2 // 3			
	Do. 72. 1 bdle. 6 lb. .... @ 9/7,.... 2 // 17 // 6				
	75. 6 .... 36 ..... 9/11½,.. 17 // 18 // 6				
	77. 4 .... 24 ..... 10/2½,.. 12 // 5 // 0				
	78. 5 .... 30 ..... 10/4, .. 15 // 10 // 0				
	80. 2 .... 12 ..... 10/7, .. 6 // 7 // 0				
	18 108 54 // 18 // 0				
	Bill at 6 mos. Discount, 42½ ℔ Cent. 23 // 6 // 8				
		31 // 11 // 4			
f	Bought of James Finlay & Co.		137	13	7
	Mule Twist, 100bdls. 500lbs. 5 ℔ Cent. discount for *Cash*. 1st Apr. ℔ B.P.		118	19	5
f	Bought of Rothsay Spinning Company.				
	Water Twist, 300 Bundles; Bill at 6 mos. ℔ B. P.....		432	5	//
f	Sold Todd & Shortridge.				
	3 Casks Madder; Bill at 6 mos.				
	No. 29. 9 // 3 // 8 ..... No. 39. 8 // 3 // 6				
	30. 10 // 0 // 4 ..... Tare, 0 // 3 // 4				
	19 // 3 // 12 8 // 0 // 2 @ 105/...	42 // 1 // 10			
	Tare 10lb. ℔ cwt. 1 // 3 // 3				
	18 // 0 // 9 ..... 97/...	87 // 13 // 9			
	14 Casks Pot Ashes, weighing.... 33 // 3 // 26	129 // 15 // 7			
	Tare ⅓,..... 4 // 1 // 0				
	Bill at 4 mos. 29 // 2 // 26 @ 45/.....	66 // 17 // 11			
			196	13	6

GLASGOW, 12th March, 1817.

f	The Discount on Michael Watson's Account is		4	4	//
f	Shipped on board the Isabella, Brown Master, for Hamburgh, by order of Holford, Rucker, & Co. merchants there, for their account and risk, and to them consigned,				
	3 Boxes Export Goods, 186 pieces, amount (less drawback) ℔ Inv. Book,	334 // 0 // 8			
	Commission on £392 // 4 // 3, @ 2½ ℔ Cent.	9 // 16 // 1			
	Insured on ditto at William Bogle & Co's on £360, @ 45/. ℔ Cent.; Policy, 5/6, ℔ Cent. 22/.; Commission on ditto, ½ ℔ Cent. 36/.	11 // 0 // 0			
			354	16	9
f	The Drawback on the above Goods by the Isabella for Hamburgh, due at the Custom-house here, is		55	3	4
	13.				
f	Bought of Rothsay Spinning Company, Water Twist, 400 bundles, 5 ℔ Cent. discount for Cash, amount ℔ B. P.		575	7	6
	14.				
f	Bought of Geo. & Robert Dennistoun & Co. 19 Bags Cotton. Bill at 4 months, amount ℔ B. P.		602	7	3
	16.				
f	Sold Henry Houldsworth & Co. Anderston, 10 Bags Pernamo. Cotton. Bill at 4 months. Draft 1lb. ℔ bag. Tare 2½lb. ℔ 100lb.				
	No. 20. 1 // 3 // 15 — No. 13. 1 // 2 // 21				
	21. 1 // 2 // 16 — 15. 1 // 3 // 18				
	18. 1 // 3 // 16 — 17. 1 // 3 // 12				
	19. 1 // 2 // 22				
	5 // 1 // 23				
	7 // 0 // 13 — Dft. and Tare 0 // 0 // 18				
	Dft... 0 // 0 // 4				
	5 // 1 // 5 or 593lb. @ 2/7, ...	76 // 11 // 11			
	7 // 0 // 9				
	Tare 0 // 0 // 20				
	6 // 3 // 17 or 773lb. ..... 2/9½, ..	107 // 17 // 11			
	No. 22. 1 // 3 // 16				
	23. 1 // 3 // 2				
	24. 1 // 3 // 17				
	5 // 2 // 7				
	Dft... 0 // 0 // 3				
	5 // 2 // 4				
	Tare 0 // 0 // 16				
	5 // 1 // 16 or 604lb. @ 2/11½, ...	89 // 6 // 10			
			273	16	8
f	Allowed Campbell, Dale, & Co. discount on parcel 4th Feb.		3	17	6
f	Shipped ℔ the Jessie for London, consigned to William Tate & Co. there, to sell on my account,				
	3 Boxes Export Goods, 174 pieces, amount ℔ Inv. Book, ...	403 // 8 // 1			
	Insured at William Bogle & Co's on £410, @ 12/9, ℔ Cent. and Policy, 2/9 ℔ Cent.	3 // 6 // 0			
	18.		406	14	1
	Remitted Peter Drinkwater, my Draft on Strange, Dashwood, & Co. at 2 months, in his favour, due 21st May,..		119	4	6

GLASGOW, 19th *March*, 1817.

f	Sent as ℔ order; received from D. Johnson, Son, & Cree, Perth.			
	Water Twist, No. 18. 11 bundles, ... @30/.	16 // 0 // 10		
	19. 10 .....30/6, ...	15 // 5 // 0		
	21. 20 .....31/9, ...	31 // 15 // 0		
	22. 30 .....32/6, ...	48 // 15 // 0		
	23. 44 .....33/3, ...	73 // 3 // 0		
	32. 16 sup. .....34/3, ...	27 // 8 // 0		
	24. 20 com. .....34/3, ...	34 // 5 // 3		
	20. 20 sup. .....35/3, ...	35 // 5 // 0		
	171 bdles. Sheets and Ropes, ...	0 // 5 // 6		
	Bill at 6 mos.		282	11	6
	22.				
f	Sold Kibble, Forster, & Co.				
	4 Casks Madder; Bill at 6 mos.				
	No. 34. 8 // 1 // 19				
	Tare, 0 // 3 // 0				
	7 // 2 // 10 .....@101/.	38 // 14 // 7			
	No. 36. 7 // 3 // 26				
	37. 9 // 1 // 7				
	38. 10 // 2 // 13				
	27 // 3 // 18				
	Tare, 10 lb. ℔ cwt. 2 // 1 // 27				
	25 // 1 // 19 ..... 100/6, ...	127 // 14 // 8			
			166	9	3
	26.				
f	Shipped on board the Hopewell, Rankin Master, for Hamburgh, by order and for account of Richard Conder, New York, at his risk, and consigned by his order to Murray and Macnab of Hamburgh.				
	10 Bales Water Twist, 580 bdles. amount ℔ Invoice-book, ..	387 // 12 // 6			
	Insured at Wm. Bogle & Co's on £925, at 2 guins. ℔ Cent. and Policy, 5/6, ...	22 // 3 // 6			
	Commission on ditto, @ ½ ℔ Cent.	4 // 12 // 6			
			914	8	6
f	Nimmo and Bell being necessitated to suspend their payments, have offered 20/. ℔ £, with interest, which I have accepted of, and receive the Bills, as ℔ B. B.				
	The Interest included in the Bills, is		4	7	4
	31.				
f	Due James Irvine for 3 months' salary, ...	17 // 10 // 0			
	Robert Strong do.	7 // 16 // 0			
			25	6	0

Amount of the Purchases and Sales this Month.

	Cotton Yarn.				Cotton.		Madder.		Ashes.		Export Goods.	
	Purchases.		*Sales.*		*Pur.*	*Sales.*	*Pur.*	*Sales.*	*Pur.*	*Sales.*	*Pur.*	*Sales.*
	Bun.	*Libs.*	*Bun.*	*Libs.*	*Bags.*		*Casks.*		*Casks.*		*Pieces.*	
Stock from 1st month,	135	363			11		1		53		60	
Purchases and Sales,	700	940	751	933	19	21	15	7		14	300	360
Stock on hand as ℔ Inventory-book, No. 2.	835	1303	751	933	30	21	16	7	53	4	360	360
			84	370		9		9		39		
	835	1303	835	1303	30	30	16	16	53	53	360	350

GLASGOW, 2*d April*, 1817.

13	Insured at William Bogle & Co's on 100 barrels Ashes, ℔ the Nancy, M'Lae, from New York to Greenock, £410, at 3 guineas ℔ Cent. to return 1½ ℔ Cent. for convoy and arrival, ...	12//18 // 3			
	Policy, 5/6, ...	1 // 7 // 6			
	-3.-		14	5	9
	Sold Penman and Brown,				
	Mule Twist, No. 62. 5 bundles, 25 lb. @ 8/6, ...	10//12 // 6			
	66. 11.....55.....8/10, ...	24 // 5//10			
13	68. 2.....10.....9/1, ...	4//10//10			
	18 90	39 // 9 // 2			
	6 Months. Discount, 40 ℔ Cent.....	15//15 // 8			
	-5.-		23	13	6
	Sold James Denny & Co.				
	India Twist, No. 160. 2 bundles, 10 lb. @ 41/6, ...	20//15 // 0			
	162. 3.....15.....42/10, ...	32 // 2 // 6			
	164. 4.....20..... .44/2, ...	44 // 3 // 4			
13	166. 5.....25.....45/6, ...	56//17 // 6			
	168. 3.....20.....46/10, ...	46//16 // 8			
	170. 7.....35.....48/2, ...	84 // 5//10			
	172. 3.....15.....49/10, ...	37 // 7 // 6			
	174. 4.....20.....51/6, ...	51//10 // 0			
	32 860	373//18 // 4			
	Bill at 6 months. Discount, 50 ℔ Cent.	186//19 // 2			
	-6.-		186	19	2
13	Made Insurance at William Bogle & Co's on 12 casks Madder, from London, ℔ the Charlotte, £445, @ 12/9, ℔ Cent.	2//18 // 0			
	Policy, 2/9.	0//13 // 0			
	-9.-		3	11	9
	Sold William Stirling & Sons,				
	4 Casks Madder. Bill at 6 months.				
	No. 15. 8 // 2 // 1				
	Tare, 0 // 3 // 1				
	7 // 3 // 0 @84/.....	32//11 // 0			
	40. 11 // 0//16				
	41. 9 // 1 // 4				
	42. 8 // 3//14				
	29 // 1 // 6				
13	Tare 10 lb. ℔ Cwt. 2 // 2//13				
	26 // 2//21 95/6, ...	127 // 8 // 8			
	25 Barrels Pearl-ashes, 57 // 2 // 1	159//19 // 8			
	Tare ⅛, ... 7 // 0//21				
	50 // 1 // 8 45/6, ...	114 // 9 // 8			
	Bill at 4 months.		274	9	4
	Sold Penman & Brown,				
	India Twist, No. 170. 5 bundles, 25 lbs, @ 48/2, ...	60 // 4 // 2			
13	172. 1..... 5.....49/10, ...	12 // 9 // 2			
	176. 6.....30.....53/2, ...	79//15 // 0			
	178. 4.....20.....54/10, ...	54//16 // 8			
	180. 5.....25.....56/6, ...	70//12 // 6			
	21 105	277//17 // 6			
	Bill at 6 months. Discount, 52½ ℔ Cent.	145//17 // 8			
			131	19	10

GLASGOW, *9th April*, 1817.

	Received advice from Peter Wood, New York, that he has, agreeable to my order, shipped on board the Fanny, Ker master, for Greenock, 50 Bales of Cotton, amounting with charges, as ℔ Invoice, to		1290	16	//
14	This Cotton I have ordered in Company with John Buchanan & Thomas Dunlop, each ⅓ share, and who allow me 2½ ℔ Cent. on the Sales for managing the same.				
	Insured the above with the Tontine Insurance Company, £1350 @ 3 guineas ℔ Cent., to return 1½ ℔ Cent. for convoy & arrival,	42//10 // 6			
	Policy, 5/6, do.	3//17 // 0			
	Commission ½ ℔ Cent.	6//15 // 0			
			53	2	6
	11.				
			1343	18	6
	Sold Henry Houldsworth & Co. Anderston. 7 Bags Georgia Cotton, Bill at 4 mos.				
	No. 46. 2 // 2//26 No. 50. 3 // 0 // 2				
	47. 2 // 2//26 51. 3 // 0 // 0				
	48. 2 // 3//25 52. 2 // 2//27				
14	49. 2 // 2//23				
	8 // 3 // 1				
	11 // 0//16 Dft. and tare, 0 // 1//19				
	Dft. & tare 5 lb. ℔ Cwt. } 0 // 2 // 4				
	8 // 1//10 or 934lb. @ 2/11,	136 // 4 // 2			
	10 // 2//12 or 1188lb. 2/8,	158 // 8 // 0			
			294	12	2
	13.				
13	Effected Insurance at William Bogle & Co's. office on Goods by the Triton, Campbell, for Philadelphia. £335. @ 45/. ℔ Cent., and Policy 22/.....		8	12	9
14	Received Account of Sales from William Tate & Co. London for last mo. They advise, that I may draw for the same at 3 mos.; the net proceeds is,		445	4	//
	15.				
	Sold John Cochran,				
	Georgia Twist, No. 112. 10 bundles, 50 lb. .. @ 17/9, ...*	44//17 // 6			
	114. 12 ..... 60 ..... 18/5, ...	55 // 5 // 0			
13	116. 12 ..... 60 ..... 19/1, ...	57 // 5 // 0			
	118. 9 ..... 45 ..... 19/9, ...	44 // 8 // 9			
	120. 10 ..... 50 ..... 20/5, ...	51 // 0//10			
	53 265	252//17 // 1			
	Discount, 50 ℔ Cent.	126 // 8 // 7			
	Bill at 6 mos.		126	8	6

* The error of 10s. here is made designedly, and rectified next month.

GLASGOW, 17*th April*, 1817.

	Sold William Ferguson,				
	In barter for 97 Pieces Calicoes & Shawl Cloths.				
13	Water Twist, No. 23. 54 bundles @ 30/3, ...	81 // 13 // 6			
	24. 30 ..... 31/3, ...	46 // 17 // 6			
	84		128	11	//
	25.				
	Sold Robert Easton.				
	Mule Twist, No. 60. 10 bdles. 50 lbs. @ 8/4, ... £20 // 16 // 8				
	62. 8 .... 40 .... 8/6, ... 17 // 0 // 0				
	64. 5 .... 25 .... 8/8, ... 10 // 16 // 8				
	66. 9 .... 45 .... 8/10, .. 19 // 17 // 6				
	32 160 68 // 10 // 10				
	Discount 40 ℘ Cent. 27 // 8 // 4				
		41 // 2 // 6			
13	Georgia Twist, No. 100. 6 bdles. 30 lbs. @ 14/7,.... 21 // 17 // 6				
	102. 12 .... 60 .... 15/1,.... 45 // 5 // 0				
	104. 10 .... 50 .... 15/7,.... 38 // 19 // 2				
	106. 9 .... 45 .... 16/1,.... 36 // 3 // 9				
	108. 10 .... 50 .... 16/7,.... 41 // 9 // 2				
	47 235 183 // 14 // 7				
	Discount 47½ ℘ Cent. 87 // 5 // 5				
	5 ℘ *Cent. discount for Cash.*	96 // 9 // 2			
			137	11	8
	30.				
14	Richard Conder's draft on G. & R. Kennedy, London, due the 26th *inst.* remitted Strange, Dashwood, & Co. 18th February, is this day returned by them, with protest for non-payment, and amounts, with expenses, to	242 // 8 // 5			
	I have therefore advised Conder of the same, charging him with 20 ℘ Cent. on the principal (as usual) for damages. The difference is	42 // 14 // 0			
			285	2	5
14	The Charlotte having, on her passage from London, suffered considerable damage, the Average loss is estimated at £2 // 11 // 0 ℘ Cent. on £455. insured on Madder, ...		11	11	//
14	The discount allowed by Todd & Shortridge on the 6th, is	19 // 9 // 0			
	Ditto Ditto James Finlay & Co, ...	5 // 19 // 5			
			25	8	5
14	Interest included in William Arnot's Bill, taken for his accommodation on the 8th, ...		2	1	6
	Odd pence retained by John Kingan from his Bill the 8th,.....	0 // 0 // 4			
	Difference of Interest due John Howie & Co. included in Bills exchanged on the 11th, ...	0 // 12 // 6			
			//	12	10

GLASGOW, 2*d May*, 1817.

	Sold John Howie & Co.				
18	B. H. & Co. Water Twist, No. 18. 37 bundles, @ 27/.	49 // 19 // 0			
	19. 33 27/6,	45 // 7 // 6			
			95	6	6
	Bill at 6 mos. 70				
	Sold William Arnot.				
18	Mule Twist, No. 62. 7 bundles 35 lbs. @ 8/6, £14 // 17 // 6				
	68. 5 25 9/1, 11 // 7 // 1				
	70. 8 40 9/4, 18 // 13 // 4				
	20 100 44 // 17 // 11				
	Off 42½ ℘ Cent. 19 // 1 // 7	25 // 16 // 4			
	W. do. No. 40. 5 bundles 50 lbs. @ 6/6, 16 // 5 // 0				
18	42. 9 90 6/8, 30 // 0 // 0				
	43. 10 100 6/9, 33 // 15 // 0				
	44. 8 80 6/10, 27 // 6 // 8				
	32 320 107 // 6 // 8				
	Bill at 6 mos. Off 37½ ℘ Cent. 40 // 5 // 0	67 // 1 // 8			
			92	18	//
	3.				
	Sold James Denny & Co.				
	W. Mule Twist, No. 40. 5 bdls. 50 lbs. @ 6/6, £16 // 5 // 0				
18	42. 9 90 6/8, 30 // 0 // 0				
	43. 2 20 6/9, 6 // 15 // 0				
	44. 8 80 6/10, 27 // 6 // 8				
	45. 6 60 6/11, 20 // 15 // 0				
	30 300 101 // 1 // 8				
	Off 37½ ℘ Cent. 37 // 18 // 1	63 // 3 // 7			
	B. H. & Co. Water Twist, No. 30. 40 bundles, @ 28/. 56 // 0 // 0				
18	21. 20 28/9, 28 // 15 // 0				
	22. 40 29/6, 59 // 0 // 0				
	Bill at 6 mos. 100	143 // 15 // 0			
			206	18	7
	William Rainey has got Insurance effected on goods by the Dolphin,				
18	M'Lean master, for Hamburgh, £850. at 2 guineas ℘ Cent, to return				
	30/. ℘ Cent. for convoy and arrival,	17 // 17 // 0			
	Policy 49/6; Commision ½ ℘ Cent. 85/.	6 // 14 // 6			
			24	11	6
	Sold for *Cash* (to W. Bell.)				
	Mule Twist, No. 58. 10 bundles 50 lbs. @ 8/1, £20 // 4 // 2				
	Off 40 ℘ Cent. 8 // 1 // 8	12 // 2 // 6			
	India Twist, 170. 1 5 48/2, 12 // 0 // 10				
	172. 2 10 49/10, 24 // 18 // 4				
	13 65 36 // 19 // 2				
	Off 50 ℘ Cent. 18 // 9 // 7	18 // 9 // 7			
		30 // 12 // 1			
	Discount for Cash,	1 // 11 // 1			
	Entered ℘ Cash-Book.	29 // 1 // 0			
18	Insured at William Bogle & Co's. on Goods by the Dolphin, M'Lean, for Hamburgh, on £235. at 2 guineas ℘ Cent. and Policy 16/6,		5	15	2
	4.				
	Sold Kibble, Forster, & Co.				
18	G. B. ⅞ Cossaes, 200 pieces, ea. 28 yds. 5600 at 13d., Bill at 6 mos.		303	6	8

GLASGOW, *4th May*, 1817.

18	The Fanny from New York, having arrived safe with convoy, I charge the Tontine Insurance Company 1½ ℔ Cent. on £1350. for return of premium,			20	5	//
	—8.—					
	Sold John Kingan,					
	Mule Twist, No. 50. 6 bundles, 30 lbs. @ 7/4,	11 // 0 // 0				
	52. 9 ..... 45 .... 7/6,	16 // 17 // 6				
18	54. 7 ..... 34 .... 7/8,	13 // 8 // 4				
	56. 8 ..... 40 .... 7/10,	15 // 13 // 4				
	30 150	56 // 19 // 2				
	Bill at 6 months. Discount, 42½ ℔ Cent.....	24 // 4 // 2		32	15	//
	Sold Watson, Arthur, & Co.					
18	T. M. ⅞ Cossaes, 50 pieces, ea. 28 yds. 1400 yds. @ 1/. ..	70 // 0 // 0				
	G. B. 5/4 Shawl Cloths, 100 ..... 1 doz. 100 doz. 18/6,	92 // 10 // 0				
	Bills at 6 months.			162	10	//
	—9.—					
	The Nancy having arrived with convoy, the Return of premium is claimed on £410. @ 1½ ℔ Cent.			6	3	//
	Sold D. Johnson, Son, & Cree, Perth.					
	Georgia Twist, No. 100. 6 bundles, 30 lbs. @ 14/7,		£21 // 17 // 6			
	102. 4 ..... 20 ..... 15/1,		15 // 1 // 8			
18	104. 4 ..... 20 ..... 15/7,		15 // 11 // 8			
	106. 3 ..... 15 .... 16/1,		12 // 1 // 3			
	110. 8 ..... 40 .... 17/1,		34 // 3 // 4			
	25 125		98 // 15 // 5			
	Off 50 ℔ Cent.		49 // 7 // 9			
		49 // 7 // 8				
	W. Mule Twist, No. 47. 12 bundles, 120 lbs. @ 7/1,		£42 // 10 // 0			
	48. 10 ..... 100 .... 7/2,		35 // 16 // 8			
18	50. 8 ..... 80 .... 7/4,		29 // 6 // 8			
	30 300		107 // 13 // 4			
	Off 40 ℔ Cent.		43 // 1 // 4			
18		64 // 12 // 0				
	P. & Co. Do. No. 70. 20 bundles, 100 lbs. @ 9/4,		£46 // 13 // 4			
	71. 8 ..... 40 .... 9/5½,		18 // 18 // 4			
	72. 10 ..... 50 .... 9/7,		23 // 19 // 2			
	73. 10 ..... 50 .... 9/8½,		24 // 5 // 5			
	74. 10 ..... 50 .... 9/10,		24 // 11 // 8			
	75. 12 ..... 60 .... 9/11½,		29 // 17 // 6			
	70 ..... 350		168 // 5 // 5			
	Off 45 ℔ Cent.....		75 // 14 // 5			
	Bill at 6 mos.	92 // 11 // 0		206	10	8
	—13.—					
	Sold Nimmo & Bell,					
	S. & T. Georgia Twist, No. 130. 5 bundles, 25 lbs. @ 23/9, ...	29 // 13 // 9				
	132. 8 ..... 40 .... 24/7, ...	49 // 3 // 4				
	134. 4 ..... 20 .... 25/5, ...	25 // 8 // 4				
	136. 7 ..... 35 .... 26/3, ...	45 // 18 // 9				
18	138. 6 ..... 30 .... 27/1, ...	40 // 12 // 6				
	30 150	190 // 16 // 8				
	Off 52½ ℔ Cent.....	100 // 3 // 9				
	Bill at 6 mos.			90	12	11

GLASGOW, 15*th May*, 1817,

	Sold Dinwiddie and Paterson,				
	Mule Twist, No. 50. 6 bundles, 30 lbs. @ 7/4, ...	11 // 0 // 0			
	52. 9.....45.....7/6, ...	16 // 17 // 6			
18	53. 10.....50.....7/7, ...	18 // 19 // 2			
	54. 5.....25.....7/8, ...	9 // 11 // 8			
	30 150	56 // 8 // 4			
	Off 42½ ℔ Cent	23 // 19 // 6			
	Bill at 6 mos.		32	8	10
	18.				
	Sold Henry Houldsworth & Co. Anderston.				
19	20 Bales Cotton in Co. ℔ Fanny. Bill at 4 mos.				
	(*Vide* Sales-Book for Particulars, page 7.)		808	17	8
19	Advised Richard Couder of an error in his *Draft* on Lees & Co. received this day, being overdrawn; and that Mayne & Rowley will pay the same on my account, as advised them, ...		10	//	//
	22.				
	Sold. William Ferguson,				
	B. H. & Co. Water Twist, No. 22. 5 bundles, ...@29/6,	7 // 7 // 6			
18	23. 25.....30/3,	37 // 16 // 3			
	30		45	3	9
	5 ℔ *Cent. for Cash, 1st July.*				
	Sold Crombie & Carnegie, Anderston.				
19	10 Bales Cotton in Co. ℔ Fanny. Bill at 4 mos. (S. B. page 7.)		357	5	6
	24.				
18	Insured with the Tontine Insurance Company, on £905. on Goods by the Betsey, Lucas Master, for New York, at 2 ℔ Cent., and Policy, 55/.		20	17	//
	Sold Nimmo & Bell,				
	P. & Co. Mule Twist, No. 83. 10 bundles, 50 lbs. @ 10/11½,	27 // 7 // 11			
	84. 10.....50.....11/1,	27 // 14 // 2			
	86. 8.....40.....11/5,	22 // 16 // 8			
18	88. 8.....40.....11/9,	23 // 10 // 0			
	90. 8.....40.....12/1,	24 // 3 // 4			
	44 220	125 // 12 // 1			
	Bill at 6 mos. Off 45 ℔ Cent.	56 // 10 .. 5	69	1	8
	31.				
	The Discount allowed to Robert Easton on the 6th is	6 // 17 // 8			
19	John Cochran, ...	3 // 3 // 7			
	Penman & Brown, ...	3 // 0 // 0			
	by Tho. Shiels & Co. on 7th, is	14 // 2 // 3	13	1	3
19	John M'Fee & Co.	8 // 0 // 6			
			22	2	9
	Ord & Dow having become Bankrupts, have obtained a discharge for 11/6, ℔ £; I have agreed to the same, and received their final dividend this day of 8/. ℔ £, as ℔ *Cash Book.*				
19	The sum lost is 8/6, ℔ £. on £212 // 6, ...		90	4	7

GLASGOW, 1st *June*, 1817.

	Sold Michael Watson, Leith.				
21	20 Barrels Pearl Ashes, weighing 52 // 2 // 0				
	Tare ⅛, 6 // 2 // 7				
	3¾ ℔ *Cent. for Cash,* ———45 // 3//21, @ 45/.		103	7	2
	3.				
	Sold Todd & Shortridge.				
	⅞ Calicoes, 30 pieces, *ea.* 28 yds., 840 yds. @ 1/1,.....	45//10 // 0			
21	⅞ do. 40 .....24 .... 960 ..... 1/3,.....	60 // 0 // 0			
	Shawl Cloths,27 ..... 1 doz. 27 doz...17/6,.....	23//12 // 6			
	Bill at 6 *mos.* 97		129	2	6
	6.				
	Received John Howie & Co.'s Acceptance, payable to Blackey, Hardisty, & Co. 5th inst. at 6 mos. and remitted it, ...	95 // 6 // 6			
22	Also James Denny & Co.'s, 6th inst. at 6 mos	143//15 // 0	239	1	6
	7.				
	Sold Kibble, Forster, & Co.				
	4 Casks Madder; Bill at 6 mos.				
	No. 43. 9 // 1//10				
	44. 10 // 1 // 4				
	45. 8 // 1//12				
21	46. 11 // 0//10				
	39 // 0 // 8				
	Tare, 10 lb. ℔ Cwt. 3 // 1//27				
	———35 // 2 // 9, @ 81/.	141 // 2 // 0			
21	20 Barrels Pot Ashes, weighing 48. 2 // 8				
	Tare ⅛ 6 // 0 // 8				
	Bill at 4 *mos* 42 // 2 // 0, @ 41/, ...	87 // 2 // 6	231	4	6
	Received Kibble, Forster, & Co.'s Acceptance, 2d instant, 6 mos. in favour of Gordon, Barron, & Co.	303 // 6 // 8			
	And Watson, Arthur, & Co.'s, 6th inst. at 6 mos. ditto, ...	92//10 // 0			
22	both of which I have remitted G. B. & Co.		395	16	8
	Also, Watson, Arthur, & Co.'s, 6th inst. at 6 mos. in fav. T. H. Marshall, and remitted him,.....		70	//	//
	10.				
	Sold Watson, Arthur, & Co.				
21	14 Casks Pot Ashes, weighing 35 // 1 // 4				
	Tare ⅛.....4 // 1//18				
	Bill at 4 *mos.* ———30 // 3//14, @ 40/.		61	15	//
	Remitted Smith & Townley, Manchester.				
22	Nimmo & Bell's acceptance, 5th inst. at 6 mos. payable to their order,		90	12	11
	William Tate & Co. London, have sent me Account Sales for last month; the net proceeds due in 3 months, amount to	187//15 // 0			
22	And they advise, that they have put the remainder of my Goods, (being Box 5,) into the hands of Stirling & Co. as desired, ...	165//12 // 3	353	7	3
	12.				
	Sold William Stirling & Sons.				
21	30 Barrels Pot Ashes, weighing 79 // 2 // 0				
	Tare ⅛..... 9 // 3//21				
	Bill at 4 *mos.* ———69 // 2 // 7, @ 41/.		142	12	1

GLASGOW, 16*th June*, 1817.

	Sold Kibble, Forster, & Co.				
	T. M. 50 pieces Cossaes,	64 // 3 // 4			
22	M. & Co. { 110 do. Muslins,	142 // 0 // 0			
	{ 100 do. Cambrics,	160 // 0 // 0			
		302 // 0 // 0			
	Bills at 6 mos. (*Particulars*, ☞ S. B. page 4.)		366	3	4
	Sold William Gillespie & Co. Anderston,				
	1 Cask Madder, No. 35, weighing 8 // 3 // 18				
21	Tare, 10 lb. ☞ Cwt. 0 // 3 // 5				
	Bill at 6 mos. 8 // 0 // 13, @ 90/.		36	10	5
22	Settled with the Underwriters, for the loss of the Goods by the Triton, Campbell, for Philadelphia; the Premium and Policy, insured at Wm. Bogle & Co.'s on £335. on Account of Jos. Taylor & Sons, was		8	12	9
	To finish William Wright's Sales, I have taken to *Account* the remainder of his Yarns, *viz.*				
	Mule Twist, No. 45, 8 bdles. 80 lbs. @ 6/11,	27 // 13 // 4			
	46, 10 100 7/.	35 // 0 // 0			
	48, 10 100 7/2,	35 // 16 // 8			
	28 280	98 // 10 // 0			
23	Off 42½ ☞ Cent.	41 // 17 // 3			
		56 // 12 // 9			
	CHARGES.—Commission and risk, 5 ☞ Cent.	2 // 16 // 7			
	Discount for Cash on £53 // 16 // 2, 5 ☞ Cent. (to be remitted 4th July,	2 // 13 // 10			
	Postages,	0 // 1 // 4			
		5 // 11 // 9	51	1	//
	17.				
	Sold John Cochran.				
23	Georgia Twist, No. 110, 8 bdles. 40 lbs. @ 17/1,	34 // 3 // 4			
	6 *Mos.* Off 50 ☞ Cent.	17 // 1 // 8	17	1	8
	18.				
	Sold Kibble, Forster, & Co.				
22	M. & Co. 100 pieces Shawl Cloths: *Bill at 6 mos.* (S. B. p. 4.)		108	//	//
	Sold Rothsay Spinning Co.				
23	10 Bales Demarary Cotton, in Co. ☞ Fanny; *Bill at 4 mos.* (S. B. p. 7.)		296	4	//
	19.				
	Sold Penman & Brown.				
22	P. & Co. Mule Twist, 56 bdles: *Bill at 6 mos.* (S. B. p. 5.)		83	3	9
	Sold John Cochran.				
	Mule Twist, No. 114. 8 bdles. 40 lbs. @ 18/5	36 // 16 // 8			
	116. 4 20 19/1	19 // 1 // 8			
23	12. 60	55 // 12 // 4			
	6 *Mos.* Off 50 ☞ Cent.	57 // 19 // 2			
			27	19	2
	Sold Dinwiddie & Paterson.				
22	S. & T. Georgia Twist, 13 bdles.; 6 *mos.* (S. B. page 5)		39	//	9
	20.				
23	Received Account of Sales from Roack & Co. Hamburgh, of part of my joint shipment with Wm. Rainey, ☞ the Dolphin, to be remitted for next month; the proceeds amount to		506	16	//
	The whole loss on that part sold, is		121	15	8

GLASGOW, 24th June, 1817.

	Sold William Gillespie & Co. Anderston.				
	3 Casks Madder. *Bill at 6 mos.*				
	No. 50. 9 // 0//17				
	51. 10 // 3 // 9				
21	52. 11 // 1//14				
	31 // 1//12				
	Tare 10lb. ℔ Cwt. 2 // 3 // 6				
	28 // 2 // 6 @ 91/.		129	18	4
	Sold William Stirling & Sons.				
21	20 Barrels Pot Ashes, weighing, 52 // 2 // 8				
	Tare $\frac{1}{8}$.....6 // 2 // 8				
	Bill at 4 mos. 46 @ 40/6,		93	3	//
	Sold Thomas Bissland & Co. Paisley.				
23	10 Bales Pernamo Cotton in Co. *ex.* Fanny. *Bill 4 mos.* (S. B. pa. 7.)		221	3	6
	25.				
	Sold Dinwiddie & Paterson.				
23	Georgia Twist, No. 112. 10 bdles. 50 lbs. @ 17/9, ...	44 // 7 // 6			
	6 *Mos.* Off 50 ℔ Cent.	22 // 3 // 9	22	3	9
	Our Cotton in Co. being all sold, the additional Charges on it, as ℔ Sales-Book, page 6. are for cellar rent, postages, porterage, and stamp-bills,	5 // 1 // 4			
	Commission on £1683//10 // 8, at $2\frac{1}{2}$ ℔ Cent. is.....	42 // 1//10			
24	The amount already entered to that Adventure is	1323//13 // 6			
	John Buchanan's one third of profit is.....	46//13//11			
	Thomas Dunlop's do.....	46//13//11			
	My one-third is	46//13//11	1510	18	5
	27.				
23	I have this day protested John Howie & Co's. indorsation on John Brown, No. 201. it not being paid, which, with Protest 3/. is		247	1	//
	Sold William Simpson.				
23	Mule Twist, No. 68. 6 bdles. 30 lbs. @ 9/1, ...	13//12 // 6			
	70. 2.....10.....9/4, ...	4//13 // 4			
	8 40	18 // 5//10			
	6 *Mos.* Off 40 ℔ Cent.	7 // 6 // 4	10	19	6
	30.				
	Received an Account-Current from Strange, Dashwood, & Co. London, up to this date. They charge for Interest, ...	10//13 // 9			
	Commission on £1082//13 // 6, at $\frac{1}{2}$ ℔ Cent. being amount paid				
24	by them, ...	5 // 8 // 3			
	Postages, ...	2 // 2 // 0	18	4	//
	The Discount allowed by Alexander Bryce & Co. on the 4th, is....	12 // 9 // 2			
24	Do. Dalgleish & Frame, ...	7 // 8//10	19	18	//
	The interest due by the Royal Bank to the 30th, is	19 // 2 // 7			
24	Do. Thistle Bank, ditto, is	18 // 2 // 7	37	5	2
	James Denny & Co. having stopped Payment, the bills owing by				
23	them are, No. 210. their own Prom. Notes, due 9th Nov.	186//19 // 2			
	221. 8th Dec.	63 // 3 // 7	250	2	9
	Due James Irvine, for 3 Month's Salary.	17//10 // 0			
24	Robert Strong, do.....	7//16 // 0	25	6	//

ACCOUNT SALES-BOOK.

SALES of 92 Bundles Cotton Yarn received by Scott's Carts, and sold for Account of William Wright, Manchester.

1817.	Pa. D. B.							
May 2.	15	Mule Twist, No. 40.	5 bdles. 50 lbs. @ 6/6,	16 // 5 // 0				
		42.	9..... 90.....6/8,	30 // 0 // 0				
		43.	10.....100.....6/9.	33 // 15 // 0				
		44.	8..... 80.....6/10,	27 // 6 // 8				
			32 320	107 // 6 // 8				
			Discount 37½ ℔ Cent.	40 // 5 // 0				
3.	15	Do. 40.	5 bdles. 50 lbs. @ 6/6,	16 // 5 // 0	67	1	8	
		42.	9..... 90.....6/8.	30 // 0 // 0				
		43,	2..... 20.....6/9.	6 // 15 // 0				
		44.	8..... 80.....6/10.	27 // 6 // 8				
		45.	6..... 60.....6/11.	20 // 15 // 0				
			30 300	101 // 1 // 8				
			Discount 37½ ℔ Cent.	37 // 18 // 1				
9.	16	Do. 47.	12 bdles, 120 lbs. @ 7/1.	42 // 10 // 0	63	3	7	
		48.	10.....100.....7/2.	35 // 16 // 8				
		50.	8..... 80.....7/4.	29 // 6 // 8				
			30 300	107 // 13 // 4				
			Discount 40 ℔ Cent.	43 // 1 // 4				
		6 *Mos. 4th June.*			64	12	//	
					194	17	3	
		CHARGES.						
		Commission and Risk 5 ℔ Cent.		9 // 14 // 10				
		Carriage of 3 Bales to Glasgow, No. 1, 2, 3.		5 // 11 // 9				
		Postage and Porterage, ...		0 // 4 // 6				
					15	11	1	
					179	6	2	
		Deduct 5 ℔ Cent. disc. for Bill on London *at 2 mos.*			8	19	2	
		Entered Journal, page 19.						170 // 7 // 0

SALES of 114 Bundles Cotton Yarn, on Account of Thomas Pollock & Co. Paisley.

May 9.	16	Mule Twist, No. 70.	20 bdles. 100 lbs. @ 9/4.	46 // 13 // 4				
		71.	8..... 40.....9/5½.	18 // 18 // 4				
		72.	10..... 50.....9/7.	23 // 19 // 2				
		73.	10..... 50.....9/8½.	24 // 5 // 5				
		74.	10..... 50.....9/10,	24 // 11 // 8				
		75.	12..... 60.....9/11½.	29 // 17 // 6				
			70 350	168 // 5 // 5				
			Discount 45 ℔ Cent...	75 // 14 // 5				
24.	17	Do. 83.	10 bdles, 50 lbs. @ 10/11½.	27 // 7 // 11	92	11	//	
		84.	10..... 50.....11/1.	27 // 14 // 2				
		86.	8..... 40.....11/5.	22 // 16 // 8				
		88.	8..... 40.....11/9.	23 // 10 // 0				
		90.	8..... 40.....12/1.	24 // 3 // 4				
			44 220	125 // 12 // 1				
			Discount 45 ℔ Cent.	56 // 10 // 5				
		6 *Mos. 4th June.*			69	1	8	
					161	12	8	
		Commission and Risk 5 ℔ Cent.....			8	1	8	
		Entered Journal, page 19.						153 // 11 // 0

SALES of 200 *Pieces Cossaes, &* 100 *Pieces Shawl Cloths, on Account and Risk of Gordon, Barron, & Co. of Aberdeen.*

	Pa. D. B.						
1817. May 4.	15	Sold Kibble, Forster, & Co. *Bill at* 6 *mos.*					
		$\frac{7}{8}$ Cossaes, 200 ps. *ea.* 28 yds. 5600, @ 1/1,	303 // 6 // 8				
8.	16	Sold Watson, Arthur, & Co. Bill at 6 mos.					
		$\frac{5}{4}$ Shawl Cloths, 100 ps. 100 doz. @ 18/6,	92//10 // 0				
				395	16	8	
		CHARGES.					
		Carriage hither of the above, ...	3//13 // 3				
		Postage and Porterage, ...	0 // 3 // 6				
		2 Bill Stamps, 5/3, ...	0 // 8 // 1				
		Warehouse rent, and Insur. against Fire, $\frac{1}{8}$ ℘ Cent	0 // 9//11				
		Comm°. on £395//16 // 8, at $2\frac{1}{2}$ ℘ Cent.	9//17//11				
				14	12	8	
		Entered Journal, page 19.					381 // 4 // 0

SALE of 50 *Pieces Cossaes, on Account and Risk of Thomas H. Marshall, Perth.*

May 8.	16	By Watson, Arthur, & Co. sold them. *Bill at* 6 *mos*					
		$\frac{7}{8}$ Cossaes, 50 ps. *ea.* 28 yds. 1400 yds. @ 1/.		70	//	//	
		CHARGES.					
		Carriage of the above to Glasgow, ...	1 // 3 // 9				
		Postage and Porterage, ...	0 // 2 // 6				
		A Bill Stamp, ...	0 // 3 // 0				
		Warehouse rent and Insur. against Fire, $\frac{1}{8}$ ℘ Cent	0 // 1 // 9				
		Comm°. on £70, at $2\frac{1}{2}$ ℘ Cent.	1//15 // 0				
				3	6	//	
		Entered Journal, page 19.					66//14 // 0

SALE of 30 *Bundles Cotton Yarn, on Account and Risk of Smith & Townley, Manchester.*

May 13.	16	By Nimmo & Bell, sold them. *Bill at* 6 *mos.*					
		Georgia Twist, No. 130. 5 bdles. 25 lbs. @ 23/9,	29//13 // 9				
		132. 8.....40.....24/7,	49 // 3 // 4				
		134. 4.....20.....25/5,	25 // 8 // 4				
		136. 7.....35.....26/3,	45//18 // 9				
		138. 6.....30.....27/1,	40//12 // 6				
		30 150	190//16 // 8				
		Discount $52\frac{1}{2}$ ℘ Cent. ..	100 // 3 // 9				
				90	12	11	
		CHARGES.—Carriage of a Bale, No. 1. to Glasgow,	2 // 3//10				
		Postage and Porterage, ...	0 // 4 // 9				
		A Bill Stamp, ...	0 // 3 // 0				
		Warehouse rent, &c. $\frac{1}{8}$ ℘ Cent.	0 // 2 // 3				
		Comm°. on £90//12//11, at $2\frac{1}{2}$ ℘ Cent.	2 // 5 // 4				
				4	19	2	
		Entered Journal, page 19.					85//13 // 9

SALES of 200 *Bundles Cotton Yarn received by Henderson's Carts, and Sold on Account and Risk of Blackey, Hardisty, & Co. Keswick.*

1817.	Pa. D. B.						
May 2.	15	Sold John Howie & Co.; Bill at 6 mos.					
		Water Twist, No. 18. 37 bdles. @ 27/.....	49 // 19 // 0				
		19. 33.....27/6, ..	45 // 7 // 6				
		70		95	6	6	
3.	15	Sold James Denny & Co.; Bill at 6 mos.					
		Water Twist, No. 20. 40 bdles. @ 28/.....	56 // 0 // 0				
		21. 20.....28/9, ..	28 // 15 // 0				
		22. 40.....29/6, ..	59 // 0 // 0				
		100		143	15	0	
22.	17	Sold William Ferguson; 5 ℔ Cent. for Cash, 1st July.					
		Water Twist, No. 22. 5 bdles. @ 29/6, ...	7 // 7 // 6				
		23. 25.....30/3, ...	37 // 16 // 3				
		30		45	3	9	
				284	5	3	
		CHARGES.					
		Postage & Porterage,.....	0 // 3 // 9				
		2 Stamp Bills, ...	0 // 7 // 0				
		Warehouse rent, &c. ⅛ ℔ Cent.	0 // 7 // 1				
		Comm°. on £284 // 5 // 3, @ 2½ ℔ Cent.	7 // 2 // 1				
				7	19	11	
		Entered Journal, page 19.					276 // 5 // 4

SALE of 50 *Pieces Cossaes on Account and Risk of Thomas H. Marshall, Perth.*

1817.	Pa D.B.						
June 16.	19	By Kibble, Forster, & Co. sold them; Bill at 6 mos.					
		$\frac{7}{8}$ Cossaes, 50 ps. ea. 28 yds. 1400 yds. @ 11/. . .		64	3	4	
		CHARGES.					
		Postage & Porterage, ...	0 // 2 // 1				
		Warehouse rent, &c. $\frac{1}{8}$ ℘ Cent.	0 // 1 // 7				
		Comm° on £64 // 3 // 4, @ $2\frac{1}{2}$ ℘ Cent.	1 // 12 // 1				
				1	15	9	
		Entered Journal, page 24.					62 // 7 // 7

SALES of 310 *Pieces Muslins, on Account and Risk of Marshall, Stewart, & Black, Perth. Bills at* 6 *mos.*

June 16.	19	By Kibble, Forster. & Co. sold them.					
		$\frac{7}{8}$ Muslins, 60 ps. ea. 28 yds. 1680 yds. @ 11d.	77 // 0 // 0				
		$\frac{4}{4}$ do. 50 . . . . . 24 . . . . 1200 . . . . . 1/1, . .	65 // 0 // 0				
		Cambrics, 100 . . . . . 2400 . . . . . 1/4, . .	160 // 0 // 0				
		210 5280		302	0	0	
18.	19	By Kibble, Forster, & Co. sold them.					
		$\frac{4}{4}$ Shawl Cloths, 40 ps. 80 doz. @ 13/6, ...	54 // 0 // 0				
		$\frac{5}{4}$ do. 60 . . 60 . . . . . 18/.	54 // 0 // 0				
		100 140		108	0	0	
				410	0	0	
		CHARGES—Carriage of 2 bales to Glasgow, ...	3 // 11 // 9				
		Postage and Porterage, ...	0 // 1 // 9				
		2 Bill Stamps, ...	0 // 9 // 0				
		Warehouse rent, &c. $\frac{1}{8}$ ℘ Cent.	0 // 10 // 3				
		Comm°. on £410. @ $2\frac{1}{2}$ ℘ Cent.	10 // 5 // 0				
				14	17	9	
		Entered Journal, page 24.					395 // 2 // 3

SALE of 56 Bundles Cotton Yarn, on Account of Thomas Pollock & Co. Paisley.

	Pa. D. B.								
1817 June 19.	19	Mule Twist, No. 72.	5 bdles.	25 lbs.	@ 9/7,	11 // 19 // 7			
		73.	2	10	9/8½,	4 // 17 // 1			
		75.	2	10	9/11½,	4 // 19 // 7			
		78.	11	55	10/4,	28 // 8 // 4			
		80.	10	50	10/7,	26 // 9 // 2			
		82.	5	25	10/10,	13 // 10 // 10			
		84.	2	10	11/1,	5 // 10 // 10			
		86.	8	40	11/5,	22 // 16 // 8			
		88.	7	35	11/9,	20 // 11 // 3			
		90.	4	20	12/1,	12 // 1 // 8			
			56	280		151 // 5 // 0			
		Bill at 6 mos.			Discount 45 ℔ Cent.	68 // 1 // 3	83	3	9
					Commission and Risk 5 ℔ Cent.		4	3	2
									79 // 0 // 7
		Entered Journal, page 24.							

SALES of 25 Bundles Cotton Yarn on Account and Risk of Smith & Townley, Manchester.

June 20.	19	Sold Dinwiddie & Paterson, payable in 6 mos.							
		Georgia Twist, No. 130.	5 bdles.	25 lbs.	@ 23/9,	29 // 13 // 9			
		136.	8	40	26/3,	52 // 10 // 0			
			13	65		82 // 3 // 9			
					Disct. 52½ ℔ Cent.	43 // 3 // 0			
							39	//	9
24.		Sold for Cash,							
		Georgia Twist, No. 138.	5 bdles.	25 lb.	@ 27/1,	33 // 17 // 1			
		140.	7	35	27/11,	48 // 17 // 1			
			12	60		82 // 14 // 2			
					Disct. 50 ℔ Cent.	41 // 7 // 1			
						41 // 7 // 1			
					Disct. for Cash,	2 // 1 // 6			
							39	5	7
		CHARGES—Carriage of a Bale to Glasgow, ..				1 // 19 // 2			
		Postage and Porterage, ...				0 // 3 // 11	78	6	4
						2 // 3 // 1			
		Entered Journal, page 42.							

Dr. *SALES of 50 Bales Cotton, received & the* FANNY, *Ker, from New York, in company with*

1817.									
April	9	To Peter Wood, for Amount of his Invoice received this day,				1290	16	0
		To Insurance on £1350, at 3 guineas per Cent.; Policy 77s. and Commission ½ per Cent.	53	2	6			
		Deduct 1½ per Cent. for Convoy & arrival,	20	5	0			
						32	17	6
May	10	To Duty on 13,350 lbs. at 16s. 8d. per 100 lbs.	111	5	0			
		To Freight on ditto, 1d. per lb.	5	12	5			
		To Charges at Weighing & Delivery,	5	14	9			
						172	12	3
		To Cellar Rent,	3	5	0			
		To 3 Bill Stamps,	1	2	6			
		To postage & Porterage,	0	13	10			
		To Commission on £1683 : 10 : 8, at 2½ per Cent.	42	1	10			
						47	3	2
June	25	To John Buchanan; his one-third of profit,	46	13	11			
		To Thomas Dunlop; his one-third of Profit,	46	13	11			
		To my one-third of Profit,	46	13	11			
						140	1	9
						1683	10	8

John Buchanan and Thomas Dunlop, each one third share concerned. *Cr.*

1817.	Pa. D.B				
May 18.	17	By H. Houldsworth & Co. sold them. Bill at 4 mos. *Cwt.qr. lb.* 20 *Bags Georgia.* No. 1. 2 3 0 2. 2 1 24 3. 2 2 16 4. 2 3 1 5. 2 2 26 6. 2 2 24 7. 2 3 11 8. 2 2 25 9. 2 1 27 10. 2 3 14 11. 2 2 26 12. 2 3 11 13. 2 2 18 14. 2 3 13 15. 2 2 26 40 3 10 Dft. 15 40 2 23 Tare 5 lb. per Cwt. 1 3 8 38 3 15, or 4355 lbs.....2s. 9d.	*Cwt.qr. lb.* No. 20. 2 2 26 5 21. 2 3 11 22. 2 2 27 23. 2 3 14 24. 2 3 18 14 0 12 Dft. 5 14 0 7 Tare, 2 14 13 1 21 or 1505lbs. at 2s. 9½d.	210 1 5 598 10 3	808 17 8
22.	17	By Crombie & Carnegie sold them. Bill at 4 mos. 7 *Bags Georgia, & 3 Bags Pernam.* No. 16. 2 2 23 7 17. 2 3 14 18. 2 2 26 19. 2 3 19 25. 2 2 12 26. 2 3 4 27. 2 3 10 19 1 24 Dft. 7 19 1 17 Tare 5 lb. per Cwt. 2 13 18 2 4, or 2076 lbs. ..... 2s. 9½d.	No. 40. 1 3 14 3 41. 1 2 26 42. 1 3 18 5 2 2 Dft. 3 5 1 27 Tare 2½lb. pr 100lb. 15 5 1 12 or 600lbs. at 2s. 3d.	67 10 0 289 15 6	357 5 6
June 18.	19	By Rothsay Spinning Co. sold them. Bill at 4 mos. 10 *Bags Demerary.* W. No. 1. 2 1 16 2. 2 2 20 3. 2 3 14 dam. 1 lb. 4. 2 3 16 5. 2 2 26 6. 2 3 25 dam. 2lbs. 7. 2 3 11 19 1 16 Dam 3lb. Dft. 10lb. Tare 5 lb. per Cwt.	No. 8. 2 3 4 9. 2 2 26 10. 2 3 15 8 1 17 19 1 16 27 3 5 13 27 2 20 1 0 26 26 1 22 or 2962lbs. at 2s.		296 4 0
25.	10	By Thomas Bissland & Co. sold them. Bill at 4 mos. 10 *Bags Pernam.* No. 30. 1 3 8 31. 1 2 27 dam. 2lb. 32. 1 3 14 33. 1 2 25 34. 1 3 16 35. 1 3 4 36. 1 3 23 12 3 5 Dft. 10lb. & dam. 2lb. Tare 2½lb. per 100 lb.	No. 37. 1 3 11 38. 1 2 24 39. 1 3 0 5 1 7 12 3 5 18 0 12 12 18 0 0 1 22 17 2 6 or 1966lbs. at 2s. 3d.		221 3 6
		Errors and Bad Debts Excepted.			1683 10 8

JOURNAL,

A.

GLASGOW, 1st January, 1817.

1	SUNDRIES *Drs. to Stock.*					
	For the following *Balances* in my favour 31st ulto. transferred.					
1	Cash for Balance in hand,		32 // 10 // 2			
1	Thistle Bank,		1022 // 7 // 4			
				1054	17	6
2	Bills Receivable.	For the following in hand, viz.				
		No. 157, 159, 163, 164, 165, 170, 171, & 172, Amount,		2210	16	4
3	Cotton Yarn,	220 bundles, Water Twist,	293 // 10 // 6			
3	Cotton,	37 bags, value ℔ Inventory,	938 // 18 // 1			
4	Madder,	12 butts, ditto,	443 // 15 // 1			
				1676	3	8
6	Furniture,	in Warehouse,		71	14	//
6	William Simpson,	Glasgow,	72 // 11 // 6			
6	Robert Easton,	ditto,	113 // 19 // 6			
7	Campbell, Dale, & Co.	ditto,	211 // 6 // 6			
7	William Ferguson,	ditto,	117 // 10 // 0			
7	John Cochran,	ditto,	192 // 18 // 6			
8	John Howie & Co.	ditto,	110 // 4 // 0			
8	William Arnot,	ditto,	145 // 10 // 0			
8	William Gillespie & Co.	Anderston,	240 // 15 // 6			
9	Thomas Bissland & Co.	Paisley,	163 // 4 // 8			
9	D. Johnson, Son, & Cree,	Perth,	95 // 6 // 0			
9	Robert Wilson & Co.	Manchester,	172 // 9 // 10			
10	Richard Conder,	New York,	237 // 12 // 4			
				1873	8	4
				6886	19	10
1	STOCK *Dr. to Sundries.*					
	For the following *Balances* against me 31st ulto. transferred.					
5	To Royal Bank,	*Credit of* £1000.		156	12	//
5	To Strange, Dashwood, & Co. Bankers, London,	*Credit* £1500.		619	5	//
2	To Bills Payable.	For the following under acceptance, viz.				
		No. 57, 65, 68, 71, 74, & 76, Amount,		1125	7	6
10	To James Finlay & Co.	Glasgow,		436	17	8
10	To Wm. Bogle & Co.	ditto,		8	4	//
11	To Michael Watson,	Leith,		370	1	4
11	To Geo. Bowie & Co.	Aberdeen,		460	15	10
11	To Peter Drinkwater,	Manchester,		210	10	//
				3337	13	4

GLASGOW, 2d January, 1817.

6	William Simpson *Dr. to Cotton Yarn,*	116 // 12 // 6			
3	Sold him 75 bundles Water Twist,		116	12	6
	4.				
3	Cotton Yarn *Dr. to Thomas Bissland & Co.*	124 // 10 // 8			
9	Bought of them 399 lbs. Mule Twist,		124	10	8
12	Watson, Arthur, & Co. & Co. *Dr. to Madder,*	98 // 2 // 4			
4	Sold them 2 Casks,		98	2	4
	7.				
11	Peter Drinkwater *Dr. to Strange, Dashwood, & Co.*	210 // 10 // 0			
5	For my dft. on them at 3 mos. in his favour, remitted him,		210	10	//
12	Crombie & Carnegie *Dr. to Cotton,*	41 // 6 // 7			
3	Sold them 2 Bags Pernamo.		41	6	7
12	Todd & Shortridge *Dr. to Madder,*	117 // 5 // 2			
4	Sold them 3 Casks,		117	5	2
	10.				
3	Cotton Yarn *Dr. to Peter Drinkwater,*	119 // 4 // 6			
11	Received of him, as ☞ my order, 495 lbs. Mule Twist,		119	4	6
	12.				
7	John Cochran *Dr. to Cotton Yarn,*	71 // 2 // 3			
3	Sold him 220 lbs. Mule Twist,		71	2	3
	14.				
4	Madder *Dr to Scruton & Campbell,*	302 // 13 // 6			
13	Received from them 9 Casks, ☞ my order by the Jessie,		302	13	6
14	Interest *Dr. to William Ferguson,*	5 // 17 // 6			
7	For discount allowed on his Account received this day,		5	17	6
	15.				
9	Thomas Bissland & Co. *Dr. to Cotton,*	114 // 3 // 1			
3	Sold them 6 Bags Pernamo.		114	3	1
13	William Stirling & Sons *Dr. to Madder,*	241 // 3 // 0			
4	Sold them 6 Casks		241	3	//
	17.				
7	Campbell, Dale, & Co. *Dr. to Cotton Yarn,*	162 // 6 // 6			
7	Sold them 108 bundles Water Twist,		162	6	6
4	Ashes *Dr. To William Bogle & Co.*	9 // 7 // 11			
10	For Prem. and Policy of Insur. on 110 Bar. ☞ Frances, from New York,		9	7	11

GLASGOW, 21st January, 1817.

13	Dinwiddie & Paterson, *Dr. to Cotton Yarn,*	14 // 9//10			
3	Sold them 60 lbs. Mule Twist,		14	9	10
	22.				
3	Cotton Yarn *Dr. to Blackey, Hardisty, & Co.*	316 // 7 // 0			
17	Bought of them 228 bundles Water Twist,		316	7	//
	25.				
9	Thomas Bissland & Co. *Dr. to Cotton,*	236//18 // 6			
3	Sold them 7 bags Georgia and Pernam°.		236	18	6
	28.				
17	John Pattison & Co. *Dr. to Cotton,*	204//13 // 4			
3	Sold them 7 bags West India,		204	13	4
1	CASH *Dr. to Sundries.* For Amount received this month, ☞ Cash-Book,	1505 // 8 // 5			
1	SUNDRIES *Drs. to Cash.* For Amount paid this month, ☞ C. B.	1527//14 // 1			
2	BILLS RECEIVABLE *Dr. to Sundries,* For Amount of Bills received this month, ☞ Bill-Book, No. 173, 74, 75, 76, 77, 78, 79, & 180.	1318 // 4 // 9			
2	SUNDRIES *Drs. to Bills Payable.* For Amount of Bills accepted this month, ☞ B. B. No. 77, 78, 79, & 80.	987 // 4//10			

GLASGOW, *4th February*, 1817.

7	William Ferguson, *Dr. to Cotton Yarn.*				
3	For 97 bundles Water Twist,		146	7	//
7	Campbell, Dale, & Co. *Dr. To Cotton Yarn.*				
3	For 48 bundles Water Twist,		77	3	6
4	Madder *Dr. to William Bogle & Co.*				
10	For Prem. & Policy of Insurance on 15 Casks, ℔ Susanna from London,		4	6	//
	6.				
6	Robert Easton *Dr. To Cotton Yarn.*				
3	For 162 lbs. Mule Twist,		57	17	5
	8.				
8	William Gillespie & Co. *Dr. to Madder.*				
4	For 4 Casks,		153	19	9
10	James Finlay & Co. *Dr. to Interest.*				
14	For Discount on their Account paid this day		14	//	6
	9.				
3	Cotton Yarn *Dr. to James Finlay & Co.*				
10	For 90 bundles Water Twist,		129	//	//
	11.				
12	Crombie & Carnegie *Dr. to Cotton.*				
3	For 4 bags Pernam°. and West India,		95	10	10
6	William Simpson *Dr. to Cotton Yarn.*				
3	For 56 bundles Water Twist,		86	6	6
	14.				
14	Interest *Dr. To Robert Easton.*				
6	For Discount on his account received this day,		1	9	6
	16.				
4	Ashes *Dr. to Mayne & Rowley.*				
18	For 110 Barrels received ℔ Fanny,		385	8	11
	18.				
5	Strange, Dashwood, & Co. *Dr. to Richard Conder.*				
10	For his Dft. on G. & R. Kennedy, London, at 60 days, remitted them,		237	12	//
12	Watson, Arthur, & Co. *Dr. to Ashes.*				
4	For 24 Casks Pot,		129	2	8
	20.				
18	Export Goods *Dr. to William Stirling & Sons.*				
3	For 200 pieces Printed Goods,		492	19	2

GLASGOW, 22*d February*, 1817.

17	Nimmo & Bell *Dr. to Bills Receivable.*				
2	For their Acceptance No. 159, due this day, not paid,		145	11	8
	23.				
18	MAYNE & ROWLEY, *Dr. to Sundries.*				
	For amount shipped per the Atlantic, J. King, for New York.				
18	To Export Goods, 140 pieces.	335//10 // 4			
14	To Commission,	10 // 4 // 1			
16	To William Bogle & Co. Prem. of Insurance on £355. @ 2 guineas ℔ Cent. and Pol. 22/.	8//11 // 1			
			354	5	6
	25.				
18	KIBBLE, FORSTER, & Co. *Dr. to Sundries.*				
4	To Madder, 5 casks.	205//19 // 8			
4	To Ashes, 13 ditto,	61//15 // 6			
			267	15	2
13	Dinwiddie & Paterson *Dr. to Cotton Yarn:*				
3	For 55 lbs. Mule Twist,		14	8	10
	26.				
17	BLACKEY, HARDISTY, & Co. *Dr. to Sundries.*				
5	To Strange, Dashwood, & Co. for my dft. at 2 mos.	300//11 // 0			
14	To Interest, discount on parcel thus remitted,	15//16 // 0			
			316	7	//
11	Michael Watson *Dr. to Ashes.*				
4	For 20 barrels Pearl,		112	1	//
1	CASH *Dr. to Sundries.*				
	For amount *received* this month ℔ C. B.	2027//15 // 8			
1	SUNDRIES *Drs. to Cash.*				
	For amount *paid* this month ℔ C. B.	2024 // 0 // 1			
2	BILLS RECEIVABLE *Dr. to Sundries.*				
	For amount *received* this month ℔ B. B.	1448..8 // 4			
	No. 181, 82, 83, 84, 85, 86, 87, & 188.				
2	SUNDRIES *Drs. to Bills Payable.*				
	For amount *accepted* this month ℔ B. B.	812//13 // 1			
	No. 81, 82, & 83.				

GLASGOW, 2d *March*, 1817.

7	—	John Cochran, ... Dr.	63 // 10 // 1			
—	3	Cotton Yarn, ... Cr.		63	10	1
		4.				
4	—	Madder, ... Dr.	542 // 6 // 0			
—	13	Scruton & Campbell, Cr.		542	6	//
3	—	Cotton Yarn, ... Dr.	452 // 8 // 0			
—	11	P. Drinkwater, ... Cr.		452	8	//
		7.				
19	—	H. Houldsworth & Co. Dr.	207 // 2 // 1			
—	3	Cotton, ... Cr.		207	2	1
19	—	John Kingan, ... Dr.	196 // 11 // 4			
—	3	Cotton Yarn, ... Cr.		196	11	4
		8.				
12	—	Crombie & Carnegie, Dr.	114 // 1 // 6			
—	3	Cotton, 99 ..... Cr.		114	1	6
		9.				
18	—	Export Goods ..... Dr.	245 // 19 // 3			
—	8	Will. Gillespie & Co. Cr.		245	19	3
18	—	Export Goods ..... Dr.	389 // 4 // 0			
—	12	Todd & Shortridge, Cr.		389	4	//
		11.				
14	—	Interest, ... Dr.	9 // 9 // 5			
		For discount allowed on Accounts received this day.				
		Crs.				
—	7	William Ferguson,	7 // 6 // 0			
—	6	Robert Easton,	2 // 3 // 5			
				9	9	5
		12				
20	—	Penman & Brown, .. Dr.	137 // 13 // 7			
—	3	Cotton Yarn, ... Cr.		137	13	7
3	—	Cotton Yarn, ... Dr.	118 // 19 // 5			
—	10	James Finlay & Co. Cr.		118	19	5
3	—	Cotton Yarn, ... Dr.	432 // 5 // 0			
—	20	Rothsay Spinning Co. Cr.		432	5	//

GLASGOW, 12*th March*, 1817.

12	—	Todd & Shortridge, Dr.	196 // 13 // 6			
		—— Crs. ——				
—	4	Madder,	129 // 15 // 7			
—	4	Ashes,	66 // 17 // 11			
				196	13	6
14	—	Interest, Dr.	4 // 4 // 0			
—	11	Michael Watson, Cr. for discount on his Account,		4	4	//
20	—	Holford, Rucker, & Co. Dr. For amount shipped per the Isabella, Brown, for Hamburgh.	354 // 16 // 9			
		—— Crs. ——				
—	18	To Export Goods,	334 // 0 // 8			
—	14	To Commission,	11 // 12 // 1			
—	10	To William Bogle & Co. Prem. of Insurance on £360. @ 45/. ℔ Cent. and Policy, 22/.	9 // 4 // 0			
				354	16	9
18	—	Debentures, Dr.	55 // 3 // 4			
—	18	Export Goods, Cr. for drawback on the above ℔ Isabella,		55	3	4
		—— 13 ——				
3	—	Cotton Yarn, Dr.	575 // 7 // 6			
—	20	Rothsay Spinning Co. Cr.		575	7	6
		—— 14. ——				
3	—	Cotton, Dr.	602 // 7 // 3			
—	21	G. & R. Dennistoun & Co. Cr.		602	7	3
		—— 16 ——				
19	—	H. Houldsworth & Co. Dr.	273 // 16 // 8			
—	3	Cotton, Cr.		273	16	8
14	—	Interest, Dr.	3 // 17 // 6			
—	7	Campbell, Dale, & Co. Cr.		3	17	6
21	—	William Tate & Co. London, My Account Consig. Dr. For amount shipped per the Jessie, M'Queen, for London.	406 // 14 // 1			
		—— Crs. ——				
—	18	To Export Good,	403 // 8 // 1			
—	10	To William Bogle & Co. Prem. of Insurance on £410. @ 12/9, ℔ Cent. and Policy, 13/9,	3 // 6 // 0			
				406	14	1
		—— 18 ——				
11	—	Peter Drinkwater, Dr.	119 // 4 // 6			
—	5	Strange, Dashwood, & Co Cr. for my dft. on them at 2 mos. remitted him,		119	4	6
		—— 19. ——				
9	—	D. Johnson, Son, & Cree, Dr.	282 // 11 // 6			
—	3	Cotton Yarn, Cr.		282	11	6
		—— 22. ——				
19	—	Kibble, Forster, & Co. Dr.	166 // 9 // 3			
—	4	Madder,		166	9	3

GLASGOW, 26th March, 1817.

10	—	Richard Conder, Dr.	914 // 8 // 6			
		For Amount shipt per the Hopewell, Ranken, for Hamburgh.				
		——— Crs. ———				
—	3	To Cotton Yarn,	887 // 12 // 6			
—	10	To William Bogle & Co.; Insurance on £925. at 2 gs. ℔ Cent.	22 // 3 // 6			
—	14	To Commission,	4 // 12 // 6			
				914	8	6
17	—	Nimmo & Bell, ...Dr.	4 // 7 // 4			
—	14	Interest, ...Cr. for Amount included in their install. Bills,		4	7	4
1	—	CASH *Dr. to Sundries.*				
		For Amount received this month, ℔ C. B.	2555 // 7 // 3			
—	1	SUNDRIES *Drs. to Cash.*				
		For Amount paid this month ℔ C. B.	2400 // 10 // 4			
2	—	BILLS RECEIVABLE *Dr. to Sundries.*				
		For Amount received this mo. ℔ B. B.	924 // 3 // 6			
		No. 189, 90, 91, 92, 93, 94, 95, & 196.				
—	2	SUNDRIES *Drs. to Bills Payable.*				
		For Amount accepted this mo. ℔ B. B.	621 // 19 // 2			
		No. 84, 85.				
15	—	CHARGES *Dr. to Sundries.*				
—	16	To *James Irvine*, 3 mos. Salary,	17 // 10 // 0			
—	16	To *Robert Strong*, ditto,	7 // 16 // 0			
				25	6	//
15	—	PROFIT & LOSS *Dr. to Sundries.*				
		To close the following Accounts.				
—	9	*To Thomas Bissland & Co.*	0 // 0 // 1			
—	10	*To Richard Conder,*	0 // 0 // 4			
—	14	*To Interest,*	27 // 18 // 1			
—	15	*To Charges,*	34 // 7 // 10			
—	16	*To House-Expenses,*	53 // 5 // 0			
				116	1	4

GLASGOW, 31st March, 1817.

—	15	SUNDRIES *Drs. to Profit & Loss.*				
		For Gain on the following Accounts.				
3	—	*Cotton Yarn,*	224 // 12 // 1			
3	—	*Cotton,*	92 // 14 // 6			
4	—	*Madder,*	125 // 3 // 9			
4	—	*Ashes,*	55 // 15 // 5			
14	—	*Commission,*	26 // 8 // 8			
				524	14	5
15	1	PROFIT & LOSS *Dr. to Stock.*				
		For Balance of the former Account, being the net Amount of my Gain for the last *three months,*		408	13	1
29	—	BALANCE *Dr. to Sundries.*				
		For closing all those Accounts in my favour.				
1	1	To *Cash,*		168	17	//
1	1	To *Thistle Bank,*		1120	//	//
2	2	To *Bills Receivable,* No. 174, 178, 181, 82, 83, 84, 85, 89, 91, 92, 93, 94, 95, & 196.		1901	19	7
3	3	To *Cotton Yarn,*		438	12	8
3	3	To *Cotton,*		346	7	3
4	4	To *Madder,*		329	3	6
4	4	To *Ashes,*		162	//	//
5	5	To *Royal Bank,*		1615	//	//
6	6	To *Furniture,*		80	2	//
7	7	To *John Cochran,*		63	10	1
9	9	To *D. Johnson, Son, & Cree,*		282	11	6
10	10	To *Richard Conder,*		923	13	10
12	12	To *Crombie & Carnegie,*		114	1	6
13	13	To *Dinwiddie and Paterson,*		28	18	8
18	18	To *Debentures,*		55	3	4
18	18	To *Mayne & Rowley,*		355	19	//
19	19	To *Kibble, Forster, & Co.*		166	9	3
19	19	To *Henry Houldsworth & Co.*		480	18	9
19	19	To *John Kingan,*		196	11	4
20	20	To *Penman & Brown,*		137	13	7
20	20	To *Holford, Rucker, & Co.*		357	17	//
21	21	To *William Tate & Co. My Account-Consignments,*		412	9	9
21	21	To *Ord & Dow,*		212	6	//
				9950	5	7

GLASGOW, 31st *March*, 1817.

—	29	SUNDRIES *Drs. to Balance.*			
		For closing all those Accounts against me.			
2	2	*Bills Payable*, No. 77, 78, 79, 80, 81, 82, 83, 84, & 85,	2421	17	1
5	5	*Strange, Dashwood, & Co.*	398	7	6
8	8	*William Gillespie & Co.*	245	19	3
10	10	*James Finlay & Co.*	118	19	5
10	10	*William Bogle & Co.*	56	18	6
11	11	*Peter Drinkwater*,	452	8	//
12	12	*Todd & Shortridge*,	192	10	6
13	13	*Scruton & Campbell*,	542	6	//
16	16	*Robert Strong*, my Porter.	3	//	//
20	20	*Rothsay Spinning Company*	1007	12	6
21	21	*G. & R. Dennistoun & Co.*	602	7	3
			6042	6	//
1	29	STOCK *Dr. to Balance.*			
		For the Net Amount of my Capital,	3907	19	7

GLASGOW, *April*, 1817.

	1	CASH *Dr. to Sundries.*				
		For the following Sums received this month.				
6	5	To Royal Bank, ℔ order,	650 // 0 // 0			
		13th ditto,	260 // 0 // 0			
				910	//	//
	18	To Debentures; received Drawback, ℔ Isabella,		55	3	4
8	1	To Thistle Bank, ℔ order,	160 // 0 // 0			
		10th ditto,	450 // 0 // 0			
				610	//	//
13	14	To Interest; discount on Dft. remit. Strange, Dashwood, & Co.		//	16	//
17	7	To William Ferguson, for *balance* of barter,		//	2	//
23	2	To Bills Receivable; discounted No. 185,	189 // 4 // 0			
		ditto 197,	147 // 11 // 6			
		ditto 202,	123 // 16 // 0			
				460	11	6
25	21	To Ord & Dow; dividend of 3/6, ℔ £ on 212 // 6.		37	3	//
				2073	15	10
	1	SUNDRIES *Drs. to Cash.*				
		For the following Sums paid this month.				
2	5	Royal Bank, ℔ receipt,	150 // 0 // 0			
		23rd ditto,	400 // 0 // 0			
				550	//	//
6	12	Todd & Shortridge, paid them in full,		369	15	//
	10	James Finlay & Co. ditto,		113	//	//
	2	Bills Payable, paid No. 78,	235 // 15 // 6			
		10th, 80,	460 // 15 // 10			
				696	11	4
8	8	William Arnot; paid his bill for his accommodation,		145	10	//
13	5	Strange, Dashwood, & Co.; remitted Dft. on Boldero, 8th June,		253	18	3
	15	Charges—paid Charges on goods, ℔ Triton,	4 // 10 // 6			
		17th, ditto ℔ Mary,	1 // 19 // 9			
		23d, Expences of a Journey to Manchester & London,	55 // 2 // 0			
		30th, Sundry Carriages, Postages, &c. this month, ℔ Expense-Book,	10 // 17 // 4			
				72	9	7
15	16	Robert Strong, my Porter, wages to this date,		4	4	//
16	21	George & Robert Dennistoun & Co. paid balance of Account,		7	7	//
23	14	Interest; discount on 3 bills,		5	2	9
25	4	Madder; freight and Charges on 12 Casks from London,		14	13	5
				2232	11	4

GLASGOW, *April*, 1817.

	2	BILLS RECEIVABLE *Dr. to Sundries.*				
		For Bills received of the following this month.				
8	8	To William Arnot, No. 197,		147	11	6
	19	To John Kingan, ...198,		196	11	//
9	5	To Strange, Dashwood, & Co. 199,		452	8	//
	20	To Penman & Brown, ...200,		137	13	7
11	8	To John Howie & Co, ...201,	246//18 // 0			
		Ditto, ...202,	123//16 // 0			
				370	14	//
13	23	To William Tate & Co. 203,		445	4	//
	12	To Todd & Shortridge, ...204,		196	13	6
	12	To Crombie & Carnegie, ...205,		114	1	6
15	19	To Kibble, Forster, & Co. 206,		166	9	3
	19	To Henry Houldsworth & Co. 207,		480	18	9
	9	To D. Johnson, Son, & Cree, 208,		282	11	6
				2990	16	7
	2	SUNDRIES *Drs. to Bills Receivable.*				
		For Bills indorsed, and remitted the following this month.				
8	11	Peter Drinkwater, remitted him, ...No. 199,		452	8	//
16	21	Geo. & Rob. Dennistoun & Co. indorsed them, 205,	114 // 1 // 6			
		Ditto, ...207,	480//18 // 9			
				595	//	3
				1047	8	3
	2	SUNDRIES *Drs. to Bills Payable*				
		For Bills accepted to the following this month.				
6	8	William Gillespie & Co. No. 86,		245	19	3
11	8	John Howie & Co. 87,		371	6	6
13	20	Rothsay Spinning Co. 88,		1007	12	6
				1624	18	3
	3	COTTON YARN *Dr. to Sundries.*				
		For amount bought this month, as per P. B.				
5	11	To Peter Drinkwater,		377	1	6
9	9	To Thomas Bissland & Co.		72	9	//
				449	10	6
	18	EXPORT GOODS *Dr. to Sundries.*				
		For amount purchased this month, as per P. B.				
11	23	To Thomas Shiels & Co.	273//17 // 6			
		12th ditto,	115//17 // 0			
		20th ditto,	165//13 // 3			
				555	7	9
15	23	To Dalgleish & Frame,	496//10 // 6			
		26th ditto	158 // 9//10			
				655	//	4
	23	To Alexander Bryce & Co.		248	15	2
	24	To John M'Fie & Co.		159	18	6
				1619	1	9

GLASGOW, *April*, 1817.

71	24	MUSLINS *Dr. to William Ferguson.*				
	7	For 97 Pieces rec. *in barter for* 84 bundles Water Twist, ℔ P. B. . .		128	9	//
13	24	JOSEPH TAYLOR & SONS *Dr. to Sundries.*				
		For amount of Invoice of Printed Goods, per Triton, for Philadelphia, per I. B				
	18	To Export Goods, ...		309	14	9
	15	To Charges, ...		4	10	6
	14	To Commission, ...		9	10	8
	24	To Insurance, ...		8	12	9
				332	8	8
17	21	WILLIAM TATE & Co., My A/. Consignments, *Dr. to Sundries.*				
		For amount of Invoice of Printed Goods, per Mary, for London, per I. B.				
	18	To Export Goods, ...		340	19	//
	15	To Charges,		1	19	9
				342	18	9
		DEBENTURES *Dr. to Export Goods.*				
13	18	For amount of Bounty on Goods, ℔ the Triton, ...	23 // 8 // 0			
	18	Drawback, ...	56 // 11 // 9			
				79	19	9
	10	SUNDRIES *Drs. to William Bogle & Co.*				
		For Prem. of Insurance on the following this month, per D. B.				
2	4	Ashes; Prem. on 100 barrels, by the Nancy, M'Lae from New York, £410, at 3 gs.; and Policy 27/6, ... to return 1½ ℔ Cent. for Convoy & Arrival. .		14	5	9
6	4	Madder; Prem. on 12 Casks, by the Charlotte from London, £455. @ 12/9, ℔ Cent.; and Policy, 13/9, ...		3	11	9
13	24	Insurance; Prem. on Goods, ℔ the Triton, Campbell, for Philadelphia, £335. @ 45/. ℔ Cent.; and Policy 22/.		8	12	9
				26	10	3
	3	SUNDRIES *Drs. to Cotton Yarn.*				
		For amount sold the following this month, per D. B.				
3	20	Penman & Brown, ...	23 // 13 // 6			
		9th ditto, ...	131 // 19 // 10			
				155	13	4
5	22	James Denny & Co.		186	19	2
15	7	John Cochran, ...		126	8	6
17	7	William Ferguson, ...		128	11	//
25	6	Robert Easton, ...		137	11	8
				735	3	8
9	13	WILLIAM STIRLING & SONS *Dr. to Sundries.*				
		For the following sold them this month, per D. B.				
	4	To Madder; 4 Casks, Bill at 6 mos.	159 // 19 // 8			
	4	To Ashes; 25 do. Pearl, Bill at 4 mos.	114 // 9 // 8			
				274	9	4

GLASGOW, *April*, 1817.

9	22	ADVENTURE OF COTTON *in Co. Dr. to Sundries.*			
	22	To Peter Wood, for amount of 50 Bales Cotton, shipped by the Fanny, from New York, ℔ Invoice,	1290	16	//
	25	To Tontine Insurance Co. for Premium of Insurance on £1350. at 3 gs. ℔ Cent. and Policy 77/. to return 1½ ℔ Cent. for Convoy and arrival,	46	7	6
	14	To Commission, for ½ ℔ Cent. on Insurance,	6	15	//
			1343	18	6
11	19	HENRY HOULDSWORTH & Co. *Dr. to Cotton.* For amount of 7 Bags Georgia, ℔ Bill *at* 4 *mos.* ℔ D. B.	294	12	2
13	23	WILL. TATE & Co. *Dr. to Will. Tate & Co.* A/. Consignments.			
	21	For the net proceeds of the Sales for last mo. ℔ D. B.	445	4	//
30	10	WILLIAM BOGLE & Co. *Dr. to Madder.*			
	4	For Average loss on 12 Casks by the Charlotte from London, £455. at £2. 11s. ℔ Cent. ℔ D. B.	11	11	//
30	10	RICHARD CONDER *Dr. to Sundries.* For his Draft, No. 190, on G. & R. Kennedy, due 26th inst. remitted 18th February last, and now returned with protest and expenses for non-payment, per D. B.			
	5	To Strange, Dashwood, & Co. for the above,	242	8	5
	15	To Profit & Loss; 20 ℔ Cent. on the Principal, as *usual*, for damages—the difference is	42	14	//
			285	2	5
	14	SUNDRIES *Drs. to Interest.*			
6	12	Todd & Shortridge; discount allowed by them,	19	9	//
	10	James Finlay and Co. ditto,	5	19	5
8	8	William Arnot; interest included in Bill taken for his accom°.	2	1	6
			27	9	11
		INTEREST *Dr. to Sundries.*			
	14	To John Kingan; *pence* retained from Bill,	//	//	4
8	19	To John Howie & Co. *difference of interest* included in Bills *exchanged*,	//	12	6
11	8				
			//	12	10

GLASGOW, *May*, 1817.

	1	CASH *Dr. to Sundries.* For the following sums received this month.				
3	3	To Cotton Yarn, received as ℔ D. B.		29	1	//
4	5	To Royal Bank, ℔ order,	300 // 0 // 0			
		24th ditto,	390 // 0 // 0	690	//	//
6	6	To Robert Easton, received in full,		130	14	//
	7	To John Cochran, ditto,		60	6	6
	20	To Penman & Brown, in part,		60	//	//
7	2	To Bills Receivable; discounted No. 181,	241 // 3 // 0			
		ditto, 192,	267 // 15 // 2			
		8th, ditto, 203,	445 // 4 // 0			
		ditto, 213,	470 // 9 // 0			
		14th, ditto, 183,	117 // 5 // 2			
		ditto, 184,	98 // 2 // 4			
		22d, ditto, 218,	418 // 18 // 10			
		25th, ditto, 219,	263 // 17 // 0	2322	14	6
10	1	To Thistle Bank, ℔ order,	160 // 0 // 0			
		15th, ditto,	300 // 0 // 0	460	//	//
15	18	To Debentures; received Drawback, ℔ Triton,		56	11	9
31	21	To Ord & Dow; received dividend of 8/. ℔ £, being the last,		84	18	5
				3894	6	2
	1	SUNDRIES *Drs. to Cash.* For the following sums paid this month.				
3	15	Charges; paid Charges, ℔ Dolphin,	6 // 5 // 0			
		15th, Half-year's rent of Warehouse,	47 // 10 // 0			
		24th, Charges ℔ Susanna,	11 // 15 // 1			
		31st, Carriages, Stamp Bills, & Postages,	14 // 2 // 7	79	12	8
4	5	Strange, Dashwood, & Co.; remitted Dft. on Downe & Co. 18th June,	245 // 0 // 0			
		15th, ditto Esdaile, 23d May,	289 // 13 // 0	534	13	//
	3	Cotton Yarn; paid as ℔ Invoice, bought this day,	66 // 15 // 10			
		10th, John Cochran for *error*, 15th April,	0 // 10 // 0			
		25th, Carriage of 1 Bale from Manchester,	3 // 16 // 6	71	2	4
6	1	Thistle Bank, ℔ receipt,	260 // 0 // 0			
		8th ditto,	290 // 0 // 0			
		14th ditto,	140 // 0 // 0			
		31st ditto,	80 // 0 // 0	770	//	//
7	23	Thomas Shiels & Co. paid them in full of Bills parcels 12th & 20th,		267	8	//
	24	John M'Fie & Co. ditto 15th ult.		151	18	//
	14	Interest; paid discount on 2 Bills,	6 // 6 // 10			
		8th, ditto 2 do.	3 // 11 // 2			
		14th, ditto 2 do.	2 // 13 // 6			
		15th, Prem. on Esdaile's Dft.	0 // 19 // 10			
		22d, Discount on 1 Bill,	3 // 14 // 7			
		25th, Ditto 1 do.	0 // 11 // 7	17	17	6
8	2	Bills Payable; remitted Dft. on Downe & Co. to retire No. 82, due 11th,	302 // 13 // 6			
		24th, ditto, 83, 27th,	385 // 8 // 11	688	2	5
8	5	Royal Bank, ℔ receipt,	400 // 0 // 0			
		22d, ditto,	380 // 0 // 0			
		25th, ditto,	260 // 0 // 0	1040	//	//
10	25	Sales of Cotton *in Co.* paid Duty, Freight, & Charges, on 50 Bales, ℔ Fanny,		172	12	3
14	4	Ashes; paid Duty, Freight, & Charges, on 100 Bar. fr. New York,		73	10	3
22	16	House Expenses—for family expenses,		35	11	//
				3902	7	5

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	2	BILLS RECEIVABLE *Dr. to Sundries.*				
		For Bills received of the following, this month.				
4	5	To Strange, Dashwood, & Co. No. 209,	377 // 1 // 6			
		8th ditto, 213,	470 // 9 // 0			
				847	10	6
	22	To James Denny & Co. 210,		186	19	2
6	13	To William Stirling & Sons, 211,	159 // 19 // 8			
		Ditto, 212,	114 // 9 // 8			
				274	9	4
8	18	To Mayne & Rowley, 214,		355	19	//
10	20	To Penman & Brown, 215,		92	13	4
	19	To Henry Houldsworth & Co. 216,		294	12	2
13	7	To John Cochran, 217,		126	8	6
18	10	To Richard Conder, 218,		418	18	10
24	20	To Holford, Rucker, & Co. 219,		263	17	//
				2861	7	10
	2	SUNDRIES *Drs. to Bills Receivable.*				
		For Bills remitted the following, this month.				
4	11	Peter Drinkwater, No. 209,		377	1	6
11	13	Scruton & Campbell, 214,		355	19	//
				733	//	6
	2	SUNDRIES *Drs. to Bills Payable.*				
		For Bills accepted to the following, this month.				
8	23	Dalgleish & Frame, No. 89,		496	10	6
	22	Peter Wood, 90,		495	15	//
11	13	Scruton & Campbell, 91,		186	7	//
	9	Thomas Bissland & Co. 92,		72	9	//
				1251	1	6
3	4	MADDER *Dr. to Scruton & Campbell.*				
	13	For amount of 12 Casks rec. by the Charlotte, from London, ℔ P. B.		447	12	//
3	3	COTTON YARN *Dr. to Rothsay Spinning Co.*				
	20	For amount of 200 Bundles Water Twist, due 4th June, ℔ P. B.		266	9	6
	18	EXPORT GOODS *Dr. to Sundries.*				
		For amount purchased this month, per P. B.				
5	23	To Dalgleish & Frame.		241	11	2
10	25	To Orhart, White, Rose, & Co.		183	18	//
12	23	To Alexander Bryce & Co.	141 // 13 // 10			
		14th, Ditto,	197 // 13 // 5			
				339	7	3
	25	To Brunton & Ballantine,		83	10	2
				848	6	7
6	4	ASHES *Dr to Richard Conder.*				
	10	For the first cost of 100 Barrels, received by the Nancy, from New York, ℔ P. B.		398	7	3

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3	26	CONSIGNMENT TO HAMBURGH in Co. *Dr. to Sundries.*			
		For Goods shipped on board the Dolphin, M'Lean, for Hamburgh, consigned Roack & Co. to sell on our account, as per I. B.			
	18	To Export Goods,	401	14	10
	15	To Charges,	1	16	9
	14	To Commission,	12	3	5
	24	To Insurance,	10	3	3
			425	18	3
3	26	WILLIAM RAINEY *Dr. to Sundries.*			
		For Amount shipped as above, being his half, per I. B.			
	18	To Export Goods,	401	14	10
	15	To Charges,	1	16	9
	14	To Commission,	12	3	5
	24	To Insurance,	10	3	3
			425	18	3
3	26	HENRY SMITH *Dr. to Sundries.*			
		For amount of Invoice, per the Dolphin, for Hamburgh, per I. B.			
	3	To Cotton Yarn,	222	7	6
	15	To Charges,	2	11	6
	14	To Commission,	1	3	6
	24	To Insurance,	5	15	2
			231	17	8
		——SUNDRIES *Drs.*——			
		For Goods shipped by their order, and for their account, on board the Betsey, Lucas, for New York, as per Invoices, dated this day, per I. B.			
24	18	Mayne & Rowley,	279	10	1
	10	Richard Conder,	286	16	6
	24	Joseph Taylor & Sons,	340	6	9
			906	13	4
		——*Crs.*——			
	18	To Export Goods,	848	6	7
	15	To Charges,	11	15	1
	14	To Commission,	25	14	8
	24	To Insurance,	20	17	"
			906	13	4
3	18	DEBENTURES *Dr. to Export Goods.*			
	18	For Drawback on Goods by the Dolphin,	84	18	7

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	22	SUNDRIES, *Drs. to Sales of Cotton Yarn.* For amount sold this month on Commission; Bills at 6 months, per D. B.				
2	8	John Howie & Co. .....70 Bundles, B. H.		95	6	6
	8	William Arnot, ...32		67	1	8
3	22	James Denny & Co. 30	63 // 3 // 7			
		Ditto. 100 .....B. H.	143//15 // 0			
				206	18	7
9	9	D. Johnson, Son, & Cree, 100		157	3	//
13	17	Nimmo & Bell, 30 .....S. & T.	90//12//11			
		24th ditto, 44	69 // 1 // 8			
				159	14	7
22	7	William Ferguson, 30 .....B. H. 5 ℔ Cent. for Cash,		45	3	9
		436 Bundles.		731	8	1
	26	SUNDRIES *Drs. to Sales of Muslins* For amount sold this month on Commission; Bills at 6 months.				
4	19	Kibble, Forster, & Co. 200 Pieces Cossaes, G. B.		303	6	8
8	12	Watson, Arthur, & Co. 50 .....T. M.	70 // 0 // 0			
		100 Shawl Cloths, ..G. B.	92//10 // 0			
				162	10	//
		350 Pieces.		465	16	8
	3	SUNDRIES *Drs. to Cotton Yarn.* For amount sold the following this month, per D.B.				
2	8	William Arnot, ...		25	16	4
8	19	John Kingan, ...		32	15	//
9	9	D. Johnson, Son, & Cree, ...		49	7	8
15	13	Dinwiddie & Paterson, ...		32	8	10
				140	7	10
	24	INSURANCE *Dr. to Sundries.* For the following effected this month, per D. B.				
3	26	To William Rainey; Prem. on £850. at 2 gs. per Cent, on Goods by the Dolphin, M'Lean, for Hamburgh. Policy, 49/6,; Comm°. 85/. to return 30/. ℔ Cent. for Convoy & arrival, ...		24	11	6
	10	To William Bogle & Co.; Prem. on £235., at 2 gs. ℔ Cent, on Goods by the Dolphin, M'Lean, and Policy 16/6,		5	15	2
24	25	To Tontine Insurance Co. Prem. on £905. at 2 ℔ Cent. on Goods, by the Betsey, Lucas, for new York, Pol. 55/.....		20	17	//
				51	3	8
		——SUNDRIES *Drs.*—— For return of Prem. for Convoy and arrival of the following Vessels.				
4	25	To Tontine Insurance Co. £1350. at 1½ ℔ Cent. ℔ Fanny, ...		20	5	//
9	10	To William Bogle & Co. .. 410, ... ℔ Nancy, ...		6	3	//
		——*Crs.*——		26	8	//
4	22	To Adventure of Cotton in Co. .....℔ Fanny, ...		20	5	//
9	4	To Ashes, ... ℔ Nancy, ...		6	3	//
				26	8	//

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	25	SUNDRIES *Drs. to Sales of Cotton in Co.*			
		For amount sold the following, per Bills at 4 m. this month, as per D. B.			
18	19	Henry Houldsworth & Co. 20 bags,	808	17	8
22	12	Crombie & Carnegie, 10	357	5	6
		30	1166	3	2
18	10	RICHARD CONDER *Dr. to Mayne & Rowley.*			
	18	For an error in his draft on Lees & Co. received this day, being drawn for too much, and for which I have advised him that M. & R. will pay the same on my account, D. B.	10	"	"
	22	SALES OF COTTON YARN *Dr. to Sundries.*			
		For Net proceeds, &c. of the Sales, on account of the following this mo. A.S.B.			
9	27	To William Wright, 92 bundles, *guaranteed*, due 4th June	170	7	"
24	27	To Thomas Pollock & Co. 114 do. do. 7th Dec.	153	11	"
13	27	To Smith & Townley, 30 do. not *guaranteed*, do.	85	13	9
22	17	To Blackey, Hardisty, & Co. 200 do. do. do.	276	5	4
31	15	To Charges,	9	7	11
	14	To Commission,	27	3	11
	14	To Interest,	8	19	2
			731	8	1
	26	SALES OF MUSLINS *Dr. to Sundries.*			
		For Net proceeds, &c. of the Sales on Account of the following, this mo. A.S.B.			
8	28	To Gordon Barron, & Co. 200 pieces Cossaes, & 100 do. Shawl Cloths, not *guaranteed*,	381	4	"
	27	To Tho. H. Marshall 50 do. Cossaes,	66	14	"
	15	To Charges,	6	5	9
	14	To Commission,	11	12	11
			465	16	8
	14	INTEREST *Dr. to Sundries.*			
		For discount allowed the following, for prompt payment this month. D. B.			
6	6	To Robert Easton,	6	17	8
	7	To John Cochran,	3	3	7
10	20	To Penman & Brown,	3	"	"
			13	1	3
	14	SUNDRIES *Drs. to Interest.*			
		For discount allowed by the following, for prompt payment this month.			
7	23	Thomas Shiels & Co.	14	2	3
	24	John M'Fee & Co.	8	"	6
			22	2	9
31	15	PROFIT & LOSS *Dr. to Ord & Dow.*			
	21	For a Loss of 8/6, per £ on £212. 6*s.* lost by them, and discharged this day, ℔ D. B.	90	4	7

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	1	CASH *Dr. to Sundries.*				
		For the following Sums received this month.				
4	5	To Royal Bank, ℔ order,	190 // 0 // 0			
		12th ditto,	160 // 0 // 0			
		25th ditto,	800 // 0 // 0	1150	//	//
	2	To Bills Receivable, discounted, No. 212	114 // 9 // 8			
		ditto, 216	294 // 12 // 2			
		7th ditto, 224	346 // 16 // 0			
		21st received payment of 193	129 // 2 // 8	885	//	6
12	18	To Debentures, received bounty ℔ Triton,		23	8	//
	25	To Orhart, White, Rose, & Co. received balance of Account & Bill,		12	15	6
22	14	To Commission, received for money remitted Drinkwater,		3	9	//
24	22	To Sales of Cotton Yarn, received for Smith & Townley's Yarn,		39	5	7
25	14	To Interest, discount on 2 Bills paid on discount,		18	13	//
	1	To Thistle Bank ℔ order,		420	//	//
				2552	11	7
	1	SUNDRIES *Drs. to Cash.*				
		For the following Sums paid this month.				
4	23	Alexander Bryce & Co. paid them,		236	6	//
	23	Dalgleish & Frame, do.		151	1	//
	14	Interest, paid discount on 2 Bills,	3 // 18 // 10			
		7th ditto, 1	3 // 3 // 8	7	2	6
	5	Strange, Dashwood, & Co. remitted dft. on Downe & Co. 22d July,		200	//	//
7	20	Rothsay Spinning Co. paid them in full,		266	9	6
	1	Thistle Bank, ℔ Receipt,	80 // 0 // 0			
		21st ditto,	130 // 0 // 0			
12	2	Bills Payable, paid No. 79.	134 // 5 // 10	210	//	//
		25th paid on discount 86.	245 // 19 // 3			
		ditto 88.	1007 // 12 // 6	1387	17	7
	16	James Irvine, my Clerk, in part wages,		20	10	//
	16	House expenses, this mo.		39	14	//
30	16	Robert Strong, my Porter, wages to this date,		6	12	//
	15	Charges this month,		8	8	3
	15	Profit and Loss, lost a Note, value		10	//	//
				2544	//	10
	2	BILLS RECEIVABLE *Dr. to Sundries.*				
		For Bills received of the following persons this month.				
5	8	To William Arnot, No. 220		92	18	//
	22	To James Denny & Co. 221		63	3	7
7	10	To Richard Conder, 222		285	2	5
	5	To Strange, Dashwood, & Co, 223.	170 // 7 // 0			
		224.	346 // 16 // 0	517	3	//
		Carried forward,		958	7	//

GLASGOW, *June*, 1817.

		BILLS RECEIVABLE *Dr. to Sundries.*—Continued,		958	7	//
8	19	To Henry Houldsworth & Co. .....No. 225.		808	17	8
10	24	To Joseph Taylor & Sons, ...226.		326	7	3
	12	To Crombie & Carnegie, ...227.		357	5	6
15	9	To D. Johnson, Son, & Cree, ...228.		206	10	8
				2657	8	1
	2	SUNDRIES *Drs. to Bills Receivable.*				
		For Bills indorsed and remitted this month.				
7	5	Strange, Dashwood, & Co. remitted them, No. ....222.		285	2	5
	2	William Wright, ...ditto, ...223.		170	7	//
12	25	Orhart, White, Rose, & Co. indorsed.....204.		196	13	6
				652	2	11
	2	SUNDRIES *Drs. to Bills Payable.*				
		For Bills accepted to the following Persons this month.				
6	27	Thomas Pollock & Co. .....No. 93.		153	11	//
	23	Thomas Shiels & Co. .....94.		273	17	6
				427	8	6
	4	SUNDRIES *Drs. to Ashes.*				
		For amount sold per Bills at 4 mos. this month, as per D. B.				
1	11	Michael Watson,.....20 barrels Pearl, ...		103	7	2
7	19	Kibble, Forster & Co. .....20 .....Pot, ...		87	2	6
10	12	Watson, Arthur, & Co. .....14 .....do.		61	15	//
12	13	William Stirling & Sons, ...30 .....do.	142//12 // 1			
		24th,.....20 .....do.	93 // 3 // 0			
		104		235	15	1
				487	19	9
		TODD & SHORTRIDGE *Dr. to Muslins.*				
3	12	For 70 Pieces Calicoes sold ℔ Bill at 6 months,.....	105//10 // 0			
	24	27 ditto Shawl Cloths ditto, ...	23//12 // 6			
				129	2	6
	4	SUNDRIES *Drs. to Madder.*				
		For amount sold per Bills at 6 mos. this month, as per D. B.				
7	19	Kibble, Forster, & Co. .....4 casks,.....		144	2	//
16	8	William Gillespie & Co. 1	36//10 // 5			
		24th..... 3	129//18 // 4	166	8	9
		8		310	10	9

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		——SUNDRIES *Drs.*—— For Bills received on Account, drawn in favour of, and remitted the following Persons this month, per D. B.				
6	17	Blackey, Hardisty, & Co.; J. Howie & Co's Accep. 5th inst. at 6 mos.	95 // 6 // 6			
		J. Denny & Co. 6th 6 mos.	143 // 15 // 0			
				239	1	6
7	28	Gordon, Barron, & Co.; Kibble, Forster, & Co. 2d 6 mos.	303 // 6 // 8			
		Watson, Arthur, & Co. 6th 6 mos.	92 // 10 // 0	395	16	8
	27	Thomas H. Marshall, ditto ditto.....		70	//	//
10	27	Smith & Townley; Nimmo & Bell, 5th inst. at 6 mos.....		90	12	11
				795	11	1
		——*Crs.*——				
6	8	To John Howie & Co. as above, ...		95	6	6
	22	To James Denny & Co. ditto, ...		143	15	//
7	19	To Kibble, Forster, & Co. ditto, ...		303	6	8
	12	To Watson, Arthur, & Co.	92 // 10 // 0			
		Ditto ditto, ...	70 // 0 // 0	162	10	//
10	17	To Nimmo & Bell,.....		90	12	11
				795	11	1
10	23	WILLIAM TATE & Co. *Dr. to W. Tate & Co. my Accot. Consigts.*				
	21	For Net Proceeds of the Sales for last mo. due in 3 mos. ☞ D. B.		187	15	//
10	28	STIRLING & Co. Accot. Goods, *Dr. to W. Tate & Co. Accot. Consigts.*				
	21	For amount of Box, No. 5, being the remainder of the Consignment put into their hands, as advised, ...		165	12	3
10	10	WILLIAM BOGLE & Co. *Dr. to Jos. Taylor & Sons.*				
	24	For the Premium, and Policy of Insurance on £335. on Goods, by the Triton, Campbell, for Philadelphia, settled this day, she being lost, ☞ D. B.....		8	12	9
16	19	KIBBLE, FORSTER, & Co. *Dr. to Sales of Muslins.*				
	16	For the following sold them on Com. this month; Bills at 6 months, per D. B.				
		For amount of 110 Pieces Muslins, M. & Co.	142 // 0 // 0			
		100.....Cambrics, do.	160 // 0 // 0			
		50.....Cossaes T. M.....	64 // 3 // 4			
		18th, 100.....Shawl Cloths, M. & Co.	108 // 0 // 0			
		360 Pieces.		474	3	4
	22	SUNDRIES *Drs. to Sales of Cotton Yarn.* For the following sold on Commission this month; Bills at 6 months.				
19	20	Penman & Brown, ...56 bundles, ...		83	3	9
	13	Dinwiddie & Paterson 13 do.... S. & T.		39	//	9
				122	4	6

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16	3	COTTON YARN *Dr. to Sundries.* For amount of 28 Bundles Mule Twist, taken to account to finish W. Wright's Sales, due 4th July, as per D. B.				
	27	To William Wright for Net Proceeds,		51	1	//
	15	To Charges,		//	1	//
	14	To Commission,		2	16	7
	14	To Interest; for discount,		2	13	10
				56	12	5
	3	SUNDRIES *Drs. to Cotton Yarn.* For amount sold the following this month, as per D. B.				
17	7	John Cochran,	17 // 1 // 8			
		19th ditto,	27 // 19 // 2	45	//	10
25	13	Dinwiddie & Paterson,		22	3	9
27	6	William Simpson,		10	19	6
				78	4	1
	25	SUNDRIES *Drs. to Sales of Cotton in Co.* For amount sold the following, per Bills at 4 months, as per D. B.				
18	20	Rothsay Spinning Co. 10 bags Demerary,		296	4	//
25	9	Thomas Bissland & Co. 10 Pernam°.		221	3	6
		20		517	7	6
20	28	ROACK & Co. *Dr. to Sundries.* For the Net Proceeds of Account-Sales received this day, and to be remitted for next month, per D. B.				
	26	To Consignment to Hamburgh in Co. my half,		253	8	//
	26	To William Rainey, his half,		253	8	//
				506	16	//
20	15	PROFIT AND LOSS *Dr. to Consigt. to Hamburgh in Co.*				
	26	For my half of the loss on that account on the above Sales,		60	17	10
27	8	JOHN HOWIE & Co. *Dr. to Sundries.* For their Indorsation on Brown, due this day, not paid, & Expenses, per D. B.				
	2	To Bills Receivable; for the above, No. 201,		246	18	//
	15	To Charges; for Protest,		//	3	//
				247	1	//
30	22	JAMES DENNY & Co. *Dr. to Bills Receivable.* For the following Acceptances owing by them, they having become Bankrupts, per D. B.				
	2	No. 210, due 9th November,	186 // 19 // 2			
		221, 8th December,	63 // 3 // 7	250	2	9

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	26	SALES OF MUSLINS *Dr. to Sundries.* For the Net proceeds, &c. of the Sales on Comm. this month, per A. S. B.			
16	27	To Thomas H. Marshall, 50 ps. Cossaes, *not guaranteed*,	62	7	7
18	28	To Marshall, Stewart, & Black, 110 Muslins, 100 Cambrics, and 100 Shawl Cloths } ditto, ..	395	2	3
30	15	To Charges,	4	16	5
	14	To Commission,	11	17	1
			474	3	4
	22	SALES OF COTTON YARN *Dr. to Sundries.* For the Net Proceeds, &c. of the Sales on Comm. this month.			
19	27	To Thomas Pollock & Co, 56 bundles, guaranteed, due 7th Jan. ..	79	"	7
24	27	To Smith & Townley, 25 ..... (part Cash,)	76	3	3
30	15	To Charges,	2	3	1
	14	To Commission,	4	3	2
			161	10	1
25	25	SALES OF COTTON IN CO. *Dr. to Sundries.* For the following to close that account, per D. B.			
	22	To Adventure of Cotton in Co.	1323	13	6
	15	To Charges,	5	1	4
	14	To Commission,	42	1	10
	29	To John Buchannan; his third of profit,	46	13	11
	29	To Thomas Dunlop; his third of profit,	46	13	11
	15	To Profit and Loss; my third of profit,	46	13	11
			1510	18	5
4	14	SUNDRIES *Drs. to Interest.*			
	23	Alexander Bryce & Co.; discount allowed by them, ☞ D. B. ..	12	9	2
	23	Dalgleish and Frame ..... Ditto,	7	8	10
30	1	Thistle Bank; Interest due by them,	18	2	7
	5	Royal Bank, ... ditto,	19	2	7
			57	3	2
30	5	SUNDRIES *Drs. to Strange, Dashwood & Co.* For the following due them, as per D. B.			
	14	Interest,	10	13	9
	14	Commission,	5	8	3
	15	Charges,	2	2	0
			18	4	0
30	15	CHARGES *Dr. to Sundries.* For Salary due the following.			
	16	To James Irvine, 3 months,	17	10	0
	16	To Robert Strong, ditto,	7	16	0
			25	6	0

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30	15	**PROFIT & LOSS** *Dr. to Sundries.*			
		To close the following Accounts.			
	3	To *Cotton*, loss on it,	6	5	6
	6	To *Furniture*, allowed for tear and wear 2½ ℘ Cent.	2	//	//
	8	To *John Howie & Co.* suppose a loss of 2/6, ℘ £. on £247.	30	7	6
	15	To *Charges*; balance of that Account,	135	9	4
	16	To *House Expences*,	75	5	//
	22	To *James Denney & Co.* supposed loss of 7/6, ℘ £. on £250 // 2 // 9,	93	16	//
	26	To *Consignment to Hamburgh in Co.* allowed 12½ ℘ Cent. on £111 // 12 // 5, being balance in hand,	13	19	//
	24	To *Insurance*,	4	5	//
			361	17	4
30	15	**SUNDRIES** *Drs. to Profit & Loss.*			
		For Gain on the following Accounts.			
	3	*Cotton Yarn*,	109	18	10
	4	*Madder*,	19	3	9
	4	*Ashes*,	7	6	2
	14	*Interest*,	83	7	3
	14	*Commission*,	165	6	11
	21	*William Tate & Co. my Account-Consignments*,	43	2	9
	24	*Muslins*,	//	13	6
			428	19	2
30	1	**STOCK** *Dr. to Profit & Loss.*			
	15	For Balance of the latter Account, being the amount of my Loss for the last three months,	4	12	8
30	29	**BALANCE** *Dr. to Sundries.*			
		For closing all Accounts that balance in my favour.			
	1	To *Cash*,	10	11	//
	1	To *Thistle Bank*,	628	2	7
	2	To *Bills Receivable*,	3813	13	2
	3	To *Cotton Yarn*,	187	2	6
	3	To *Cotton*,	45	9	7
	4	To *Madder*,	332	3	//
	4	To *Ashes*,	46	17	//
	5	To *Royal Bank*,	474	2	7
	6	To *Furniture*,	78	2	//
	6	To *William Simpson*,	10	19	16
	7	To *William Ferguson*,	45	3	9
	7	To *John Cochran*,	45	//	10
	8	To *John Howie & Co.*	216	3	6
	8	To *William Gillespie & Co.*	166	8	9
	9	To *Thomas Bissland & Co.*	221	3	6
	10	To *Richard Gonder*,	403	4	3
	11	To *Michael Watson*,	103	7	2
	12	To *Watson, Arthur & Co.*	61	15	//
	12	To *Todd & Shortridge*,	129	2	6
	13	To *William Stirling & Sons*,	235	15	1
	13	To *Dinwiddie & Paterson*,	122	12	//
	16	To *James Irvine*,	3	//	//
			7379	19	3

GLASGOW, 30th June, 1817.

	BALANCE *Dr. to Sundries.* Continued,	7379	19	3
17	To *Nimmo & Bell,*	69	1	8
18	To *Debentures,*	84	18	7
18	To *Mayne & Rowley,*	269	10	1
19	To *Kibble, Forster, & Co.*	705	7	10
19	To *John Kingan,*	32	15	//
20	To *Penman & Brown,*	83	3	9
20	To *Rothsay Spinning Co.*	296	4	//
20	To *Holford, Rucker, & Co.*	94	//	9
22	To *James Denny & Co.*	156	6	//
23	To *William Tate & Co.*	187	15	5
24	To *Joseph Taylor & Sons,*	337	15	//
26	To *Consignment to Hamburgh in Co.*	97	13	5
26	To *William Rainey,*	147	18	9
26	To *Henry Smith,*	231	17	8
28	To *Gordon, Barron, & Co.*	14	12	8
28	To *Stirling & Co.*	165	12	3
28	To *Roack & Co.*	506	16	//
		10861	8	1

29 SUNDRIES *Drs. to Balance.*

For closing all Accounts wherein the Balances are against me.

2	*Bills Payable,*	2952	14	//
5	*Strange, Dashwood, & Co.*	1202	7	9
10	*William Bogle & Co.*	62	17	2
13	*Scruton & Campbell,*	447	12	//
17	*Blackey, Hardisty, & Co.*	37	3	10
22	*Peter Wood,*	795	1	//
23	*Dalgleish & Frame,*	241	11	2
23	*Alexander Bryce & Co.*	339	7	3
25	*Tontine Insurance Co.*	46	19	6
25	*Brunton & Ballantine,*	83	10	2
27	*William Wright,*	51	1	//
27	*Thomas Pollock & Co.*	79	//	7
27	*Smith & Townley,*	71	4	1
27	*Thomas H. Marshall,*	59	1	7
28	*Marshall, Stewart, & Black,*	395	2	3
29	*John Buchanan,*	46	13	11
29	*Thomas Dunlop,*	46	3	11
1	STOCK,	3903	6	11
		10861	8	1

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Dr.							Cr.						
1817							1817						
Jan.	1	To Sundries,	1	3387	13	4	Jan.	1	By Sundries,	1	6886	19	10
Mar.	31	To *Balance*,	10	3907	19	7	Mar.	31	By *Profit and Loss. Gain*	9	408	13	1
				7295	12	11					7295	12	11
June	30	To *Profit and Loss. Loss*	25	4	12	8	Apr.	1	By *Balance*,	10	3907	19	7
		To *Balance*,	26	3903	6	11							
				3907	19	7					3907	19	7

CASH.

Dr.							Cr.						
Jan.	1	To Stock,	1	32	10	2	Jan.	31	By Sundries,	3	1527	14	1
	31	To Sundries,	3	1505	8	5	Feb.	28	By Ditto,	5	2024	//	1
Feb.	28	To Ditto,	5	2027	15	8	Mar.	31	By Ditto,	8	2400	10	4
Mar.	31	To Ditto,	8	2555	7	3			By *Balance*,	9	168	17	//
				6121	1	6					6121	1	6
Apr.	1	To Balance,	9	168	17	//	Apr.	30	By Sundries,	11	2232	11	4
	30	To Sundries,	11	2073	15	10	May	13	By Ditto,	15	3902	7	5
May	31	To Ditto,	15	3894	6	2	June	30	By Ditto,	20	2544	//	10
June	30	To Ditto,	20	2552	11	7			By *Balance*,	25	10	11	//
				8689	10	7					8689	10	7

THISTLE BANK.

Dr.							Cr.						
Jan.	1	To Stock,	1	1022	7	4	Jan.	2	By Cash,	1	172	7	4
	14	To Cash	//	110	//	//	Feb.	5	By Ditto,	//	110	//	//
	22	To Ditto,	//	200	//	//		21	By Ditto,	//	210	//	//
Feb.	14	To Ditto,	//	120	//	//	Mar.	25	By Ditto,	2	230	//	//
Mar.	12	To Ditto,	2	320	//	//		31	By *Balance*,	9	1120	//	//
	16	To Ditto,	//	70	//	//							
				1842	7	4					1842	7	4
Apr.	1	To Balance,	9	1120	//	//	Apr.	30	By Cash,	11	610	//	//
May	31	To Cash,	15	770	//	//	May	31	By Ditto,	15	460	//	//
June	30	To Ditto,	20	210	//	//	June	25	By Ditto,	20	420	//	//
		To *Interest*,	24	18	2	7		30	By *Balance*,	25	628	2	7
				2118	2	7					2118	2	7

Dr. BILLS RECEIVABLE. Cr.

1817							1817						
Jan.	1	To Stock, 157, 59, 63, 4, 5, 70, 1, 72, ..	1	2210	16	4	Jan.	5	By Cash, No. 157.	1	289	10	7
								8	By Ditto, ..163, 75,	//	357	16	//
								22	By Ditto,.. 164, ...	//	196	5	//
		To Sundries, 173, 4, 5, 6, 7, 8, 9, 80, ...	3	1318	4	9	Feb.	22	By Nimmo and Bell, 159	5	145	11	8
Feb.	28	To Ditto, 181, 2, 3, 4, 5, 6, 7, & 188, ..	5	1448	8	4		12	By Cash, 165, 170, 179,	1	817	10	2
Mar.	31	To Ditto, 189, 90, 1, 2, 3, 4, 5, 6, ...	8	924	3	6		19	By Ditto, 173, 176, 186,	//	387	11	8
							Mar.	5	By Ditto, 180, 188,	2	468	14	1
								12	By Ditto, 187,.....	//	236	18	6
								19	By Ditto, 178, 190,	//	377	12	11
								26	By Ditto, 171, 172,	//	722	2	9
								31	By *Balance*, 174, 7, 81, 2, 3, 4, 5, 9, 91, 2, 3, 4, 5, & 196,	9	1901	19	7
				5901	12	11					5901	12	11
Apr.	1	To Balance,.....	9	1901	19	7	Apr.	30	By Cash,.....	11	460	11	6
	30	To Sundries, ...	12	2990	16	7			By Sundries, ...	12	1047	8	3
May	31	To Ditto,.....	16	2861	7	10	May	31	By Cash,.....	15	2322	14	6
June	30	To Ditto,.....	21	2657	8	1			By Sundries, ...	16	733	//	6
							June	30	By Cash,.....	20	885	//	6
									By Sundries, ...	21	652	2	11
								27	By John Howie & Co.	//	246	18	//
								30	By James Denny & Co.	23	250	2	9
									By *Balance*, ...	25	3313	13	2
				10411	12	1					10411	12	1

Dr. BILLS PAYABLE. Cr.

Jan.	2	To Cash, No. 57.	1	195	11	10	Jan.	1	By Stock, 57, 65, 8, 71, 4, 76, ...	1	1125	7	6
	25	To Ditto,....68.	//	178	4	6							
Feb.	5	To Ditto,....65.	//	112	15	//		31	By Sundries, 77, 8, 9, 80	3	987	4	10
	21	To Ditto,....71.	//	210	13	//	Feb.	28	By Ditto, 81, 82, 83,..	5	812	13	1
Mar.	20	To Ditto,....74.	2	184	16	8	Mar.	31	By Ditto, 84, 85	8	621	19	2
	25	To Ditto,....76.	//	243	6	6							
	31	To *Balance*, 77, 8, 9, 80, 1, 2, 3, 4, 5,	10	2421	17	1							
				3547	4	7					3547	4	7
Apr,	30	To Cash, ...	11	696	11	4	Apr.	1	By Balance,.....	9	2421	17	1
May	31	To Ditto, ...	15	688	2	5		30	By Sundries, ...	12	1624	18	3
June	30	To Ditto, ...	20	1387	17	7	May.	31	By Ditto, ...	16	1251	1	6
		To *Balance*, ...	26	2952	14	//	June	30	By Ditto, ...	21	427	8	6
				5725	5	4					5725	5	4

Dr. COTTON YARN. Cr.

1817							1817						
Jan.	1	To Stock	1	293	10	6	Jan.	2	By William Simpson	2	116	12	6
	4	To Thos. Bissland & Co.	2	124	10	8		12	By John Cochran	//	71	2	3
	10	To Peter Drinkwater	//	119	4	6		17	By Campbell, Dale, & Co.	//	162	6	6
	22	To Blackey, Hardisty, & Co.	3	316	7	//		21	By Dinwiddie & Paterson	3	14	9	10
									By Cash	1	37	17	//
	24	To Cash	1	7	4	2	Feb.	4	By William Ferguson	4	146	7	//
Feb.	9	To James Finlay & Co.	4	129	//	//			By Campbell, Dale, & Co.	//	77	3	6
Mar.	4	To Peter Drinkwater	6	452	8	//		6	By Robert Easton	//	57	17	5
	12	To James Finlay & Co.	//	118	19	5		11	By William Simpson	//	86	6	6
		To Rothsay Spinning Co.	//	432	5	//		25	By Dinwiddie & Paterson	5	14	8	10
	13	To ditto	7	575	7	6	Mar.	4	By John Cochran	6	63	10	1
	4	To Cash	2	1	15	2		7	By John Kingan	//	196	11	4
	31	To *Profit and Loss.*	9	224	12	1		12	By Penman & Brown	//	137	13	7
								26	By Richard Conder	8	887	12	6
								19	By D. Johnson, Son, & Cree	7	282	11	6
								8	By Cash	2	4	1	//
								31	By *Balance*	9	438	12	8
				2795	4	//					2795	4	//
Apr.	1	To Balance	9	438	12	8	Apr.	30	By Sundries	13	735	3	8
	30	To Sundries	12	449	10	6	May	3	By Cash	15	29	1	//
May	31	To Cash	15	71	2	4			By Henry Smith	17	222	7	6
	3	To Rothsay Spinning Co.	16	266	9	6		31	By Sundries	18	140	7	10
June	16	To Sundries	23	56	12	9	June	30	By ditto	23	78	4	1
	30	To *Profit and Loss.*	25	109	18	10			By *Balance*	25	187	2	6
				1392	6	7					1392	6	7

Dr. COTTON. Cr.

Jan.	1	To Stock	1	938	18	1	Jan.	8	By Crombie & Carnegie	2	41	6	7
Mar.	14	To G. & R. Dennistoun & Co.	7	602	7	3		15	By Tho. Bissland & Co.	//	114	3	1
								25	By ditto	3	236	18	6
	31	To *Profit and Loss*	9	92	14	6		28	By John Pattison & Co.	//	204	13	4
							Feb.	11	By Crombie & Carnegie	4	95	10	10
							Mar.	7	By H. Houldsworth & Co	6	207	2	1
								8	By Crombie & Carnegie	//	114	1	6
								16	By H. Houldsworth & Co	7	273	16	8
								31	By *Balance*	9	346	7	3
				1633	19	10					1633	19	10
Apr.	1	To Balance	9	346	7	3	Apr.	11	By H. Houldsworth & Co	14	294	12	2
							June	30	By Profit and Loss	25	6	5	6
									By *Balance*	25	45	9	7
				346	7	3					346	7	3

Dr. MADDER. Cr.

1817							1817						
Jan.	1	To Stock	1	443	15	1	Jan.	4	By Watson, Arthur, & Co.	2	98	2	4
	14	To Scruton & Campbell	2	302	13	6		8	By Todd & Shortridge	//	117	5	2
	25	To Cash	1	10	3	8		15	By Wm. Stirling & Sons	//	241	3	//
Feb.	4	To William Bogle & Co.	4	4	6	//	Feb.	8	By Wm. Gillespie & Co.	4	153	19	9
Mar.	4	To Scruton & Campbell	6	542	6	//		25	By Kibble, Forster, & Co	5	205	19	8
	20	To Cash	2	13	10	3	Mar.	12	By Todd & Shortridge,	7	129	15	7
	31	To *Profit and Loss*	9	125	3	9		22	By Kibble, Forster, & Co	//	166	9	3
								31	By *Balance*	9	329	3	6
				1441	18	3					1441	18	3
Apr.	1	To Balance	9	329	3	6	Apr.	9	By Wm. Stirling & Sons	13	159	19	8
	25	To Cash	11	14	13	5		30	By Wm. Bogle & Co.	14	11	11	//
	6	To William Bogle & Co.	13	3	11	9	June	30	By Sundries	21	310	10	9
May	3	To Scruton & Campbell	16	447	12	//			By *Balance*	25	332	3	//
June	30	To *Profit and Loss*	25	19	3	9							
				814	4	5					814	4	5

Dr. ASHES. Cr.

Jan.	17	To Wm. Bogle & Co.	2	9	7	11	Feb.	18	By Watson, Arthur, & Co.	4	129	2	8
Feb.	16	To Mayne & Rowley	4	385	8	11		25	By Kibble, Forster, & Co.	5	61	15	6
	26	To Cash	1	81	4	10		26	By Michael Watson	//	112	1	//
Mar.	31	To *Profit and Loss*	9	55	15	5	Mar.	12	By Todd & Shortridge	7	66	17	11
								31	By *Balance*	9	162	//	//
				531	17	1					531	17	1
Apr.	1	To Balance	9	162	//	//	Apr.	9	By Wm. Stirling & Sons	13	114	9	8
	2	To William Bogle & Co.	13	14	5	9	May	9	By Sundries	18	6	3	//
May	14	To Cash	15	73	10	3	June	30	By ditto	21	487	19	9
	6	To Richard Conder	16	398	7	3			By *Balance*	25	46	17	//
June	30	To *Profit and Loss*	23	7	6	2							
				655	9	5					655	9	5

Dr. ROYAL BANK. Cr.

1817							1817						
Jan.	5	To Cash,	1	286	12	//	Jan.	1	By Stock,	1	156	12	//
	8	To Ditto,	//	390	//	//		4	By Cash,	1	120	//	//
Feb.	12	To Ditto,	//	600	//	//		25	By Ditto,	//	220	//	//
	19	To Ditto,	//	400	//	//	Feb.	8	By Ditto,	//	270	//	//
Mar.	5	To Ditto,	2	460	//	//		25	By Ditto,	//	120	//	//
	11	To Ditto,	//	200	//	//	Mar.	20	By Ditto,	2	140	//	//
	26	To Ditto,	//	305	//	//		31	By *Balance*,	9	1615	//	//
				2641	12	//					2641	12	//
Apr.	1	To Balance,	9	1615	//	//	Apr.	30	By Cash,	11	910	//	//
	30	To Cash,	11	550	//	//	May	31	By Ditto,	15	690	//	//
May	31	To Ditto,	15	1040	//	//	June	30	By Ditto,	20	1150	//	//
June	30	To *Interest*,	24	19	2	7			By *Balance*,	25	474	2	7
				3224	2	7					3224	2	7

Dr. STRANGE, DASHWOOD, & Co. Bankers, London. Cr.

Jan.	4	To Cash on Downe & Co. due 21st Feb.	1	120	//	//	Jan.	1	By Stock,	1	619	5	//
Feb.	18	To Richard Conder on Kennedy, due 26th,	4	237	12	//		7	By P. Drinkwater, due 10th April,	2	210	10	
	19	To Cash on Downe & Co. due 8th April,	1	183	11	//	Feb.	26	By Blackey, Hardisty, & Co. due 29th,	5	300	11	//
Mar.	19	To Do. Do. 6th May,	2	310	//	//	Mar.	18	By P. Drinkwater, due 21st May,	7	119	4	6
	31	To *Balance*,	10	398	7	6							
				1249	10	6					1249	10	6
Apr.	13	To Cash on Boldero, 8th June,	11	253	18	3	Apr.	1	By Balance,	10	398	7	6
May	31	To Ditto, sundries,	15	534	13	//		9	By Bills Receivable, 12th June,	12	452	8	//
June	4	To Ditto on Downe & Co. 22d July,	20	200	//	//		30	By Richard Conder, due,	14	242	8	5
	7	To Bills Receivable, 14th,	21	285	2	5	May	31	By Bills Receivable,	16	847	10	6
	30	To *Balance*,	26	1202	7	9	June	7	By Ditto,	20	517	3	//
								30	By *Sundries*,	24	18	4	//
				2476	1	5					2476	1	5

Dr. FURNITURE. Cr.

1817								1817							
Jan.	1	To Stock, ...	1	71	14	//		Mar.	31	By *Balance*, ...	9	80	2	//
Mar.	12	To Cash, ...	2	8	8	//								
				80	2	//						80	2	//
Apr.	1	To Balance, ...	9	80	2	//		June	30	By *Profit and Loss*, ...	25	2	//	//
										By *Balance*, ...	//	78	2	//
				80	2	//						80	2	//

Dr. WILLIAM SIMPSON, Glasgow. Cr.

Jan.	1	To Stock, ...	1	72	11	6		Feb.	16	By Bills Receivable, 185,	1	189	4	//
	2	To Cotton Yarn, ...	2	116	12	6		Mar.	12	By Ditto, 191,	1	86	6	6
Feb.	11	To Ditto, ...	4	86	6	6								
				275	10	6						275	10	6
June	27	To Cotton Yarn, ...	23	10	19	6		June	30	By *Balance*, ...	25	10	19	6

Dr. ROBERT EASTON, Glasgow. Cr.

Jan.	1	To Stock, ...	1	113	19	6		Feb.	14	By Interest, ...	4	1	9	6
Feb.	6	To Cotton Yarn, ...	4	57	17	5				By Cash, ...	1	112	10	//
								Mar.	11	By Interest, ...	6	2	3	5
										By Cash, ...	2	55	14	//
				171	16	11						171	16	11
Apr.	25	To Cotton Yarn, ...	13	137	11	8		May	6	By Cash, ...	15	130	14	//
										By Interest, ...	19	6	17	8
				137	11	8						137	11	8

Dr. CAMPBELL, DALE, & Co. Glasgow. Cr.

1817								1817							
Jan.	1	To Stock, ...	1	211	6	6		Jan.	8	By Bills Receivable, 177,	1	126	14	//
	17	To Cotton Yarn, ...	2	162	6	6		Feb.	6	By Ditto, ...182,	//	246	19	//
Feb.	4	To Ditto, ...	4	77	3	6		Mar.	16	By Interest, ...	7	3	17	6
										By Cash, ...	2	73	6	//
				450	16	6						450	16	6

Dr. WILLIAM FERGUSON, Glasgow. Cr.

Jan.	1	To Stock, ...	1	117	10	//		Jan.	14	By Interest, ...	2	5	17	6
Feb.	4	To Cotton Yarn, ...	4	146	7	//				By Cash, ...	1	111	12	6
								Mar.	11	By Interest, ...	6	7	6	//
										By Cash, ...	2	139	1	//
				263	17	//						263	17	//
Apr.	17	To Cotton Yarn, ...	13	128	11	0		Apr.	17	By Cash, ...	11	//	2	//
May	22	To Sales of Cotton Yarn,	18	45	3	9				By Muslins, ...	13	128	9	//
								June	30	By Balance, ...	25	45	3	9
				173	14	9						173	14	9

Dr. JOHN COCHRAN, Glasgow. Cr.

Jan.	1	To Stock, ...	1	192	18	6		Jan.	12	By Bills Receivable, 180,	1	264	//	9
	12	To Cotton Yarn, ...	2	71	2	3		Mar.	13	By *Balance*, ...	9	63	10	1
Mar.	2	To Ditto, ...	6	63	10	1								
				327	10	10						327	10	10
Apr.	1	To Balance, ...	9	63	10	1		May	6	By Cash, ...	15	60	6	6
	13	To Cotton Yarn, ...	13	126	8	0			13	By Bills Receivable, ..	16	126	8	6
June	23	To Ditto, ...	23	45	//	10			6	By Interest, ...	19	3	3	7
								June	30	By *Balance*, ...	25	45	//	10
				234	19	5						234	19	6

Dr. JOHN HOWIE & Co. Glasgow. Cr.

1817								1817							
Jan.	1	To Stock, ...	1	110	4	//		Jan.	7	By Bills Receivable, 176,	1	110	4	//	
Apr.	11	To Bills Payable, ...	12	371	6	6		Apr.	11	By Bills Receivable, ..	12	370	14	//	
May	2	To Sales of Cotton Yarn,	18	95	6	6				By Interest, ...	14	//	12	6	
June	27	To Sundries, ...	23	247	1	//		June	6	By Sundries, ...Bill,	22	95	6	6	
									30	By *Profit and Loss*,....	25	30	17	6	
										By *Balance*, ...		216	3	6	
				713	14	0						713	14	//	

Dr. WILLIAM ARNOT, Glasgow. Cr.

Jan.	1	To Stock, ...	1	145	10	//		Jan.	5	By Bills Receivable, 175,	1	145	10	//	
Apr.	8	To Cash, ...	11	145	10	//		Apr.	8	By Ditto, ...	12	147	11	6	
		To Interest, ...	14	2	1	6		June	5	By Ditto, ...	20	92	18	//	
May	2	To Sales of Cotton Yarn,	18	67	1	8									
		To Cotton Yarn, ...		25	16	4									
				240	9	6						240	9	6	

Dr. WILLIAM GILLESPIE & Co. Anderston. Cr.

Jan.	1	To Stock, ...	1	240	15	6		Jan.	8	By Bills Receivable, 178,	1	240	15	6	
Feb.	8	To Madder, ...	4	153	19	9		Mar.	9	By Export Goods, ...	6	245	19	3	
Mar.	31	To *Balance*, ...	10	245	19	3			7	By Bills Receivable, 189,	1	153	19	9	
				640	14	6						640	14	6	
Apr.	6	To Bills Payable.....	12	245	19	3		Apr.	1	By Balance, ...	10	245	19	3	
June	30	To Madder, ...	21	166	8	9		June	30	By *Balance*, ...	25	166	8	9	
				412	8	//						412	8	//	

Dr. **THOMAS BISSLAND & CO. Paisley.** Cr.

1817								1817							
Jan.	1	To Stock,	1	163	4	8		Jan.	4	By Cotton Yarn,	2	124	10	8
	15	To Cotton,	2	114	3	1				By Bills Receivable, 173,	1	163	4	8
	25	To Ditto,	3	236	18	6		Feb.	16	By Ditto, 186, 187,		351	1	
Feb	4	To Bills Payable, 81,	1	124	10	8		Mar.	31	By *Profit and Loss,*	8	"	"	1
				638	16	11						638	16	11
May	11	To Bills Payable,	16	72	9	"		Apr.	9	By Cotton Yarn,	12	72	9	"
June	25	To Sales of Cotton in Co.	23	221	3	6		June	30	By *Balance,*	25	221	3	6
				293	12	6						293	12	6

Dr. **D. JOHNSON, SON, & CREE, Perth.** Cr.

Jan.	1	To Stock	1	95	6	"	Jan.	5	By Bills Receivable, 174,	1	95	6	"
Mar.	19	To Cotton Yarn,	7	282	11	6	Mar.	31	By *Balance,*	9	282	11	6
				377	17	6					377	17	6
Apr.	1	To Balance,	9	282	11	6	Apr.	15	By Bills Receivable,	12	282	11	6
May	9	To Sales of Cotton Yarn,	18	157	3	"	June	15	By Ditto,	21	206	10	8
		To Cotton Yarn,		49	7	8							
				489	2	2					489	2	2

Dr. **ROBERT WILSON & CO. Manchester.** Cr.

Jan.	1	To Stock,	1	172	9	10	Jan.	10	By Bills Receivable, 179,	1	172	9	10

Dr. RICHARD CONDER, New York. Cr.

1817							1817								
Jan.	1	To Stock,	1	237	12	4	Feb.	18	By Strange, Dashwood & Co.	4	237	12	〃
Mar.	26	To Sundries & Hopewell	8	914	8	6							
		To Cash, Charges,	2	9	5	4	Mar.	31	By *Profit and Loss*,	8	〃	〃	4
									By *Balance*,	9	923	13	10
				1161	6	2					1161	6	2
Apr.	1	To Balance,	9	923	13	10	May	18	By Bills Receivable,	16	418	18	10
	30	To Sundries,	14	285	2	5		6	By Ashes,	16	398	7	3
May	24	To Sundries, & Betsey,	17	286	16	6	June	7	By Bills Receivable	20	285	2	5
	18	To Mayne & Rowley,	19	10	〃	〃		30	By *Balance*,	25	403	4	3
				1505	12	9					1505	12	9

Dr. JAMES FINLAY & Co. Glasgow. Cr.

Jan.	5	To Bills Payable, 77,	1	156	7	8	Jan.	1	By Stock,	1	436	17	8
Feb.	8	To Interest,	4	14	〃	6	Feb.	9	By Cotton Yarn,	4	129	〃	〃
		To Cash,	1	266	9	6	Mar.	12	By Ditto		118	19	5
Mar.	11	To Bills Payable, 84,	1	129	〃	〃							
	31	To *Balance*,	10	118	19	5							
				684	17	1					684	17	1
Apr.	6	To Cash,	11	113	〃	〃	Apr.	1	By Balance,	10	118	19	5
		To Interest,	14	5	19	5							
				118	19	5					118	19	5

Dr. WILLIAM BOGLE & Co. Insurance Brokers. Cr.

Feb.	19	To Cash	1	8	4	〃	Jan.	1	By Stock,	1	8	4	〃
Mar.	31	To *Balance*,	10	56	18	6		7	By Ashes, insur & Frances	2	9	7	11
							Feb.	4	By Madder, & Susanna,	4	4	6	〃
								23	By Mayne & Rowley, & Atlantic,	5	8	11	1
							Mar.	12	By Holford, Rucker, & Co. & Isabella,	7	9	4	〃
								16	By Wm. Tate & Co. Jessie,	8	22	3	6
								26	By Richard Conder, Hopewell,	7	3	6	〃
				65	2	6					65	2	6
Apr.	30	To Madder, *aver.* loss,	14	11	11	〃	Apr.	1	By Balance,	10	56	18	6
May	9	To Sundries,	18	6	3	〃		30	By Sundries,	13	26	10	3
June	10	To Jos. Taylor & Sons,	22	8	12	9	May	3	By Insurance	18	5	15	2
	30	To *Balance*,	26	62	17	2							
				89	3	11					89	3	11

Dr. MICHAEL WATSON, Leith. Cr.

1817								1817							
Jan.	11	To Bills Payable, 78, 79,	1	370	1	4		Jan.	1	By Stock, ...	1	370	1	4
Feb.	26	To Ashes, ...	5	112	1	"		Mar.	12	By Interest, ...	7	4	4	"
										By Cash, ...	2	107	17	"
				482	2	4						482	2	4
June	1	To Ashes, ...	21	103	7	2		June	30	By *Balance*, ...	25	103	7	2

Dr. GEORGE BOWIE & Co. Aberdeen. Cr.

Jan.	12	To Bills Payable, 80, ..	1	460	15	10		Jan.	1	By Stock, ...	1	460	15	10

Dr. PETER DRINKWATER, Manchester. Cr.

Jan.	7	To Strange, Dashwood & Co.	2	210	10	"		Jan.	1	By Stock, ...	1	210	10	"
									10	By Cotton Yarn, ...	2	119	4	6
Mar	18	To Ditto, ...	7	119	4	6		Mar.	4	By Ditto, ...	6	452	8	"
	31	To *Balance*, ...	10	452	8	"								
				782	2	6						782	2	6
Apr.	8	To Bills Receivable, ..	12	452	8	"		Mar.	31	By Balance, ...	10	452	8	"
May	4	To Ditto, ...	16	377	1	6		Apr.	5	By Cotton Yarn, ...	12	377	1	6
				829	9	6						829	9	6

Dr. **WATSON, ARTHUR, & Co. Glasgow.** Cr.

1817								1817							
Jan.	4	To Madder, ...	2	98	2	4		Feb.	12	By Bills Receivable, 184,	1	98	2	4
Feb.	18	To Ashes, ...	4	129	2	8		Mar.	13	By ... Ditto, ... 193,	1	129	2	8
		.....												
				227	5	//						227	5	//
May	8	To Sales of Muslins, ..	18	162	10	//		June	7	By Sundries, *Bills,*	22	162	10	//
June	10	To Ashes, ...	21	61	15	//			30	By *Balance,*	25	61	15	//
				224	5	//						224	5	//

Dr. **CROMBIE & CARNEGIE, Anderston,** Cr.

Jan.	8	To Cotton, ...	2	41	6	7	Mar.	12	By Bills Receivable, 190,	1	136	17	5
Feb.	11	To Ditto, ...	4	95	10	10		31	By *Balance,*	9	114	1	6
Mar.	8	To Ditto, ...	6	114	1	6							
				250	18	11					250	18	11
Apr.	1	To Balance, ...	9	114	1	6	Apr.	13	By Bills Receivable,....	12	114	1	6
May	22	To Sales of Cotton in Co.	19	357	5	6	June	10	By Ditto, ...	21	357	5	6
				471	7	//					457	7	//

Dr. **TODD & SHORTRIDGE, Glasgow.** Cr.

Jan.	8	To Madder, ...	2	117	5	2	Feb.	9	By Bills Receivable, 183,	1	117	5	2
Mar.	12	To Sundries, ...	7	196	13	6	Mar.	9	By Export Goods, ...	6	389	4	//
	31	To *Balance*	10	192	10	6			.....				
				506	9	2					506	9	2
Apr.	6	To Cash, ...	11	369	15	//	Apr.	1	By Balance, ...	10	192	10	6
		To Interest, ...	14	19	9	//		13	By Bills Receivable, ...	12	196	13	6
June	3	To Muslins, ...	21	129	2	6	June	30	By *Balance,*	25	129	2	6
				518	6	6					518	6	6

Dr. SCRUTON & CAMPBELL, London. Cr.

1817								1817							
Feb.	11	To Bills Payable, 82. ..	1	302	13	6		Jan.	14	By Madder, ...	2	302	13	6
Mar.	31	To *Balance*, ...	10	542	6	//		Mar.	4	By Ditto, ...	6	542	6	//
				844	19	6						844	19	6
May	11	To Bills Receivable,....	16	355	19	//		Apr.	1	By Balance, ...	10	542	6	//
	//	To Bills Payable, ...	//	186	7	//		May	3	By Madder, ...	16	447	12	//
June	30	To *Balance*, ...	26	447	12	//								
				989	18	//						989	18	//

Dr. WILLIAM STIRLING & SONS, Glasgow. Cr.

Jan.	15	To Madder, ...	2	241	3	//		Feb.	20	By Export Goods, ...	4	492	19	2
Mar.	11	To Bills Payable, 85. ..	1	492	19	2			3	By Bills Receivable, 181.	1	241	3	//
				734	2	2						734	2	2
Apr.	9	To Sundries,.....	13	274	9	4		May	6	By Bills Receivable,....	16	274	9	4
June	30	To Ashes,.....	21	235	15	1		June	30	By *Balance*, ...	25	235	15	1
				510	4	5						510	4	5

Dr. DINWIDDIE & PATERSON, Glasgow. Cr.

Jan.	21	To Cotton Yarn, ...	3	14	9	10		Mar.	31	By *Balance*, ...	9	28	18	8
Feb.	25	To Ditto, ...	5	14	8	10								
				28	18	8						28	18	8
Apr.	1	To Balance, ...	9	28	18	8		June	30	By *Balance*, ...	25	122	12	//
May	15	To Cotton Yarn, ...	18	32	8	10								
June	19	To Sales of Cotton Yarn,	22	39	//	9								
	25	To Cotton Yarn, ...	23	22	3	9								
				122	12	//						122	12	//

Dr. INTEREST. Cr.

1817							1817						
Jan.	14	To William Ferguson, ..	2	5	17	6	Feb.	8	By James Finlay & Co.	4	14	//	6
	8	To Cash, ...	1	4	//	9		26	By Blackey, Hardisty, & Co.	5	15	16	//
	22	To Ditto, ...	//	2	4	7	Mar.	19	By Cash, ...	1	//	3	10
Feb.	14	To Robert Easton, ...	4	1	9	6		26	By Nimmo & Bell, ...	8	4	7	4
	12	To Cash, ...	1	7	14	4		31	By *Profit and Loss*, ..	8	27	18	1
	19	To Ditto, ...	//	4	1	1							
Mar.	11	To Sundries, ...	6	9	9	5							
	12	To Michael Watson, ...	7	4	4	//							
	16	To Campbell, Dale, & Co.	//	3	17	6							
	5	To Cash, ...	2	4	19	5							
	12	To Ditto, ...	//	2	10	//							
	19	To Ditto, ...	//	4	2	4							
	26	To Ditto, ...	//	7	15	4							
				62	5	9					62	5	9
Apr.	23	To Cash, ...	11	5	2	9	Apr.	13	By Cash, ...	11	//	16	//
	31	To Sundries, ...	14	//	12	10		30	By Sundries, ...	14	27	9	11
May	30	To Cash, ...	15	17	17	6	May	31	By Sales of Cotton Yarn,	19	8	19	2
		To Sundries, ...	19	13	1	3			By Sundries, ...	//	22	2	9
June	30	To Cash, ...	20	7	2	6	June	25	By Cash, ...	20	18	13	//
		To Strange, Dashwood, & Co.	24	10	13	9		16	By Cotton Yarn, ...	23	2	13	10
								30	By Sundries, ...	24	57	3	2
		To *Profit and Loss*, ...	25	83	7	3							
				137	17	10					137	17	10

Dr. COMMISSION. Cr.

Mar.	31	To *Profit & Loss*, ..	9	26	8	8	Feb.	23	By Mayne & Rowley, ..	5	10	4	1
							Mar.	12	By Holford, Rucker, & Co	7	11	12	1
								26	By Richard Conder, ..	8	4	12	6
				26	8	8					26	8	8
June	30	To Strange, Dashwood, & Co.	24	5	8	3	Apr.	13	By Joseph Taylor & Sons,	13	9	10	8
								9	By Adven. of Cotton in Co.	14	6	15	//
		To *Profit and Loss*, ..	25	165	6	11	May	3	By Consignt. to Hamburgh in Co.	17	12	3	5
									By William Rainey, ...	//	12	3	5
									By Henry Smith, ...	//	1	3	6
							June	24	By Sundries, ...	//	25	14	8
								31	By Sales of Cotton Yarn,	19	27	3	11
								8	By Sales of Muslins, ..	//	11	12	11
							June	22	By Cash, ...	20	3	9	//
								16	By Cotton Yarn, ...	23	2	16	7
								30	By Sales of Muslins, ...	24	11	17	1
									By Sales of Cotton Yarn,		4	3	2
									By Sales of Cotton in Co.		42	1	10
				170	15	2					170	15	2

CHARGES.

Dr.							Cr.						
1817							1817						
Jan.	31	To Cash,	1	2	12	7	Mar.	31	By *Profit & Loss*,	8	34	17	10
Feb.	28	To Ditto,	//	2	14	10							
Mar.	31	To Ditto,	2	4	4	5							
		To Sundries,	8	25	6	//							
				34	17	10					34	17	10
Apr.	30	To Cash,	11	72	9	7	Apr.	13	By Jos. Taylor & Sons,	13	4	10	6
May	31	To Ditto,	15	79	12	8		17	By Wm. Tate & Co. my Accot. Consigns.	//	1	19	9
June	30	To Ditto,	20	8	8	3	May	3	By Consignment to Hamburgh in Co.	17	1	16	9
		To Strange, Dashwood, & Co.	24	2	2	//			By William Rainey,	//	1	16	9
		To *Sundries*,	//	25	6	//			By Henry Smith,	//	2	11	6
								24	By Sundries,	//	11	15	1
								31	By Sales of Cotton Yarn,	19	9	7	11
								8	By Sales of Muslins,	//	6	5	9
							June	16	By Cotton Yarn,	23	//	1	4
								27	By John Howie & Co.	//	//	3	//
								30	By Sales of Muslins,	24	4	16	5
									By Sales of Cotton Yarn,	//	2	3	1
									By Sales of Cotton in Co.	//	5	1	4
									By *Profit & Loss*,	25	135	9	4
				187	18	6					187	18	6

PROFIT & LOSS.

Dr.							Cr.						
Mar.	31	To Sundries,	8	116	1	4	Mar.	31	By Sundries,	9	524	14	5
		To Stock.....Gain,	9	408	13	1							
				524	14	5					524	14	5
May	31	To Ord & Dow,	19	90	4	7	Apr.	30	By Richard Conder,	14	42	14	//
June	20	To Consign. to Hamburgh in Co.	23	60	17	10	June	30	By Sales of Cotton in Co.	24	46	13	11
									By Sundries,	25	428	19	2
	30	To Cash,	20	10	//	//			By *Stock*, for Loss,	25	4	12	8
		To Sundries,	25	361	17	4							
				522	19	9					522	19	9

Dr. HOUSE EXPENSES. Cr.

1817								1817							
Jan.	31	To Cash, ...	1	21	//	//		Mar.	31	By *Profit & Loss*, ...	8	53	5	//
Feb.	28	To Ditto, ...	//	20	//	//								
Mar.	11	To Ditto, ...	2	12	5	//								
				53	5	//						53	5	//
May	22	To Cash, ...	15	35	11	//		June	30	By *Profit & Loss*, ...	25	75	5	//
June	12	To Ditto, ...	20	39	14	//								
				75	5	//						75	5	//

Dr. JAMES IRVINE, my Clerk. Cr.

Mar.	26	To Cash, ...	2	17	10	//		Mar.	31	By *Charges*, ...	8	17	10	//
June	12	To Cash, ...	20	20	10	//		June	30	By *Charges*, ...	24	17	10	//
										By *Balance*, ...	25	3	//	//
				20	10	//						20	10	//

Dr. ROBERT STRONG, my Porter. Cr.

Feb.	25	To Cash, ...	1	4	16	//		Mar.	31	By *Charges*, ...	8	7	16	//
Mar.	31	To *Balance*, ...	10	3	//	//								
				7	16	//						7	16	//
Apr.	15	To Cash, ...	11	4	4	//		Apr.	1	By Balance, ...	10	3	//	//
June	30	To Ditto, ...	20	6	12	//		June	30	By *Charges*, ...	24	7	16	//
				10	16	//						10	16	//

Dr. BLACKEY, HARDISTY, & Co. Keswick. Cr.

1817								1817							
Feb.	26	To Sundries, ...	5	316	7	//		Jan.	22	By Cotton Yarn, ...	3	316	7	//
June	6	To Sundries, ...Bills.	22	239	1	6		May	12	By Sales of Cotton Yarn,	19	276	5	4
	30	To Balance, ...	26	37	3	10								
				276	5	4						276	5	4

Dr. JOHN PATTISON & Co. Glasgow. Cr.

Jan.	28	To Cotton, ...	3	204	13	4		Feb.	16	By Bills Receivable, 188.	1	204	13	4

Dr. NIMMO & BELL, Glasgow. Cr.

Feb.	22	To Bills Receivable, 159.	5	145	11	8		Mar	26	By Bills Receivable, 194, 5, 6.	1	150	2	//
		To Cash, protest, ...	1	//	3	//								
Mar.	26	To Interest, ...	8	4	7	4								
				150	2	//						150	2	//
May	31	To Sales of Cotton Yarn,	18	159	14	7		une	10	By Sundries, ... Bill.	22	90	12	11
									30	By *Balance*, ...	26	69	1	8
				159	14	7						159	14	7

Dr. EXPORT GOODS. Cr.

1817							1817								
Feb.	20	To William Stirling & Sons	4	492	19	2	Feb.	23	By Mayne & Rowley,	5	335	10	4
Mar.	9	To William Gillespie & Co	6	245	19	3	Mar.	12	By Holford Rucker & Co.	7	334	//	8
		To Todd & Shortridge,		389	4	//		//	By Debentures, ...	//	55	3	4
								16	By W. Tate & Co. A. Con.	//	403	8	1
				1128	2	5					1128	2	5
Apr.	30	To Sundries, ...	12	1619	1	9	Apr.	13	By J. Taylor & Sons, ..	13	309	14	9
May	31	To Ditto, ...	16	848	6	7		//	By Debentures, ...	//	79	19	9
								17	By W. Tate & Co. A. Con.	//	340	19	//
							May	3	By Consign. to Hambro' in Co.	17	401	14	10
								//	By William Rainey, ...	//	401	14	10
								//	By Debentures, ...	//	84	18	7
								24	By Sundries, ...	//	848	6	7
				2467	8	4					2467	8	4

Dr. DEBENTURES. Cr.

Mar.	12	To Export Goods, ⅊ Isabella, ...	7	55	3	4	Mar.	31	*By Balance*, ...	9	55	3	4
Apr.	4	To Balance, ...	9	55	3	4	Apr.	6	By Cash, ...	11	55	3	4
	13	To Export Goods, ⅊ Triton, ...	13	79	19	9	May	15	By Ditto, ...	15	56	11	9
							June	12	By Ditto, ...	20	23	8	//
May	3	To Ditto, ⅊ Dolphin,	17	84	18	7		30	By *Balance*, ...	26	84	18	7
				220	1	3					220	1	8

Dr. MAYNE & ROWLEY, New York. Cr.

Feb.	23	To Sundries, ⅊ Atlantic	5	354	5	6	Feb.	16	By Ashes, ⅊ Fanny, ..	4	385	8	11
		To Cash, ... Charges,	1	1	13	6	Mar.	31	By *Balance*, ...	9	355	19	//
		To Bills Payable, 88. ..	1	385	8	11							
				741	7	11					741	7	11
Apr.	1	To Balance, ...	9	355	19	//	May	8	By Bills Receivable, ..	16	355	19	//
May	24	To Sundries, ⅊ Betsey,	17	279	10	1		18	By Richard Conder, ..	19	10	//	//
							June	30	By *Balance*, ...	26	269	10	1
				635	9	1					635	9	1

Dr. KIBBLE, FORSTER, & Co. Glasgow. Cr.

1817							1817								
Feb.	25	To Sundries, ...	5	267	15	2	Mar.	12	By Bills Receivable, 192.	1	267	15	2
Mar.	22	To Madder, ...	7	166	9	3		31	By *Balance*, ...	9	166	9	3
				434	4	5					434	4	5
Apr.	1	To Balance, ...	9	166	9	3	Apr.	15	By Bills Receivable, ...	12	166	9	3
May	4	To Sales of Muslins, ...	18	303	6	8	June	7	By Sundries, ...Bill.	22	303	6	8
June	7	To Ashes, ...	21	87	2	6		30	By *Balance*, ...	26	705	7	10
		To Madder, ...	//	144	2	//							
	30	To Sales of Muslins, ...	22	474	3	4							
				1175	3	9					1175	3	9

Dr. HENRY HOULDSWORTH & Co. Anderston. Cr.

Mar.	7	To Cotton, ...	6	207	2	1	Mar.	31	By *Balance*, ...	9	480	18	9
	16	To Ditto, ...	7	273	16	8							
				480	18	9					480	18	9
Apr.	1	To Balance, ...	9	480	18	9	Apr.	15	By Bills Receivable, ...	12	480	18	9
	11	To Cotton, ...	14	294	12	2	May	10	By Ditto, ...	16	294	12	2
May	18	To Sales of Cotton, in Co.	19	808	17	8	June	8	By Ditto, ...	21	808	17	8
				1584	8	7					1584	8	7

Dr. JOHN KINGAN, Glasgow. Cr.

Mar.	7	To Cotton Yarn, ...	6	196	11	4	Mar.	31	By *Balance*, ...	9	196	11	4
Apr.	1	To Balance, ...	9	196	11	4	Apr.	8	By Bills Receivable, ...	12	196	11	//
May	8	To Cotton Yarn, ...	18	32	15	//			By Interest, Pence.	14	//	//	4
							June	30	By *Balance*, ...	26	32	15	//
				229	6	4					229	6	4

Dr. PENMAN & BROWN, Glasgow. Cr.

1817								1817							
Mar.	12	To Cotton Yarn, ...	6	137	13	7		Mar.	31	By *Balance*, ...	9	137	13	7
Apr.	1	To Balance, ...	9	137	13	7		Apr.	9	By Bills Receivable, ...	12	137	13	7
	30	To Cotton Yarn, ...	13	155	13	4		May	6	By Cash, ...	15	60	//	//
June	19	To Sales of Cotton Yarn,	22	83	3	9			10	By Bills Receivable, ...	16	92	13	4
									//	By Interest, ...	19	3	//	//
								June	30	By *Balance*, ...	26	83	3	9
				376	10	8						376	10	8

Dr. ROTHSAY SPINNING COMPANY. Cr.

Mar.	31	To *Balance*, ...	10	1007	12	6	Mar.	12	By Cotton Yarn, ...	6	432	5	//
								13	By Ditto, ...	7	575	7	6
				1007	12	6					1007	12	6
Apr.	13	To Bills Payable, ...	12	1007	12	6	Apr.	1	By Balance, ...	10	1007	12	6
June	7	To Cash, ...	20	266	9	6	May	3	By Cotton Yarn, ...	16	266	9	6
	18	To Sales of Cotton in Co.	23	296	4	//	June	30	By *Balance*, ...	26	296	4	//
				1570	6	//					1570	6	//

Dr. HOLFORD, RUCKER, & Co. Hamburgh. Cr.

Mar.	12	To Sundries, ℔ Isabella,	7	354	16	9	Mar.	31	By *Balance*, ...	9	357	17	//
		To Cash, ... Charges, ..	2	3	//	3							
				357	17	//					357	17	//
Apr.	1	To Balance, ...	9	357	17	//	May	24	By Bills Receivable, ...	16	263	17	//
							June	31	By *Balance*, ...	26	94	//	//
				357	17	//					357	17	//

Dr. GEO. & ROB. DENNISTOUN & Co. Glasgow, Cr.

1817								1817							
Mar.	31	To *Balance*, ...	10	602	7	3		Mar.	14	By Cotton, ...	7	602	7	3
Apr.	16	To Cash, ...	11	7	7	//		Apr.	1	By Balance, ...	10	602	7	3
		To Bills Receivable....	12	595	//	3								
				602	7	3						602	7	3

Dr. WILLIAM TATE & Co. London, my Accot. Consigts. Cr.

Mar.	16	To Sundries, per Jessie,	7	406	14	1	Mar.	31	By *Balance*, ...	9	412	9	9
		To Cash. Charges, ..	2	5	15	8							
				412	9	9					412	9	9
Apr.	1	To Balance, ...	9	412	9	9	Apr.	13	By Wm. Tate & Co. ..	14	445	4	//
	17	To Sundries, ⅊ Mary,	13	342	18	9	June	10	By Ditto, ...	22	187	15	//
June	30	To *Profit & Loss*, ...	25	43	2	9			By Stirling & Co.		165	12	3
				798	11	3					798	11	3

Dr. ORD & DOW, Glasgow. Cr.

Mar.	26	To Cash, ...	2	212	6	//	Mar.	31	By *Balance*,.....	9	212	6	//
Apr.	1	To Balance,.....	9	212	6	//	Apr.	25	By Cash, ...	11	37	3	//
							May	31	By Ditto,.....	15	84	18	5
									By *Profit & Loss*, ...	19	90	4	7
				212	6	//					212	6	//

Dr. JAMES DENNY & Co. Glasgow. Cr.

1817								1817							
Apr.	5	To Cotton Yarn, ...	13	186	19	2		May	4	By Bills Receivable, ..	16	186	19	2
May	3	To Sales of Cotton Yarn,	18	206	18	7		June	5	By Ditto, ...	20	63	3	7
June	30	To Bills Receivable, ..	23	250	2	9			6	By Sundries, ...Bill,	22	143	15	//
									30	By Profit and Loss,....	25	93	16	//
										By *Balance*,.....		156	6	9
				644	//	6						644	//	6

Dr. ADVENTURE OF COTTON in Co. Cr.

Apr.	9	To Sundries, ℔ Fanny,	14	1343	18	6		May	4	By Sundries, ...	18	20	5	//
								June	25	By Sales of Cotton in Co.	24	1323	13	6
				1343	18	6						1343	18	6

Dr. PETER WOOD, New-York. Cr.

May	8	To Bills Payable, ...	16	495	15	//		Apr.	9	By Adven. of Cotton in Co	14	1290	16	//
June	30	To *Balance*,.....	26	795	1	//								
				1290	16	//						1290	16	//

Dr. SALES OF COTTON YARN. Cr.

May	31	To Sundries, ...	19	731	8	1		May	31	By Sundries, ...	18	731	8	1
June	30	To Ditto, ...	24	161	10	1		June	19	By Ditto, ...	22	122	4	6
									24	By Cash, ...	20	39	5	7
				892	18	2						892	18	2

Dr. WILLIAM TATE & Co. London. **Cr.**

1817								1817							
Apr.	13	To William Tate & Co. Accot. Consig.	14	445	4	//		Apr.	13	By Bills Receivable,	12	445	4	//
								June	30	By *Balance*,	26	187	15	//
June	10	To Ditto,	22	187	15	//								
				632	19	//						632	19	//

Dr. THOMAS SHIELS & Co. Glasgow. **Cr.**

May	7	To Cash,	15	267	8	0		Apr.	30	By Export Goods,	12	555	7	9
		To Interest,	19	14	2	3								
June	6	To Bills Payable,	21	273	17	6								
				555	7	9						555	7	9

Dr. DALGLEISH & FRAME, Glasgow. **Cr.**

May	8	To Bills Payable,	16	496	10	6		Apr.	30	By Export Goods,	12	655	//	4
June	4	To Cash,	20	151	1	//		May	5	By Ditto,	16	241	11	2
		To Interest,	24	7	8	10								
	30	To *Balance*,	26	241	11	2								
				896	11	6						896	11	6

Dr. ALEXANDER BRYCE & Co. Glasgow. **Cr.**

June	4	To Cash,	20	236	6	//		Apr.	15	By Export Goods,	12	248	15	2
		To Interest,	24	12	9	2		May	31	By Ditto,	16	339	7	3
	30	To *Balance*,	26	339	7	3								
				588	2	5						588	2	5

Dr. JOHN M'FEE & CO. Glasgow. Cr.

1817								1817							
May	7	To Cash, ...	15	151	18	//		Apr.	15	By Export Goods, ...	12	159	18	6
		To Interest, ...	19	8	//	6								
				159	18	6						159	18	6

Dr. MUSLINS. Cr.

Apr.	17	To William Ferguson, ..	13	128	9	//		June	3	By Todd & Shortridge,	21	129	2	6
June	30	To *Profit & Loss*, ...	25	//	13	6								
				129	2	6						129	2	6

Dr. JOSEPH TAYLOR & SONS, New York. Cr.

Apr.	13	To Sundries, ⅌ Triton,	13	332	8	8		June	10	By Bills Receivable, ..	21	326	7	3
May	24	To Ditto, ... Betsey,	17	340	6	9				By William Bogle & Co.	22	8	12	9
									30	By *Balance*, ...	26	337	15	5
				672	15	5						672	15	5

Dr. INSURANCE. Cr.

Apr.	13	To William Bogle & Co.	13	8	12	9		Apr.	13	By Jos. Taylor & Sons,	13	8	12	9
May	31	To Sundries, ...	18	51	3	8		May	3	By Consign. to Hamburgh in Co.	17	10	3	3
										By William Rainey, ...		10	3	3
										By Henry Smith, ...		5	15	2
									24	By Sundries, ...		20	17	//
								June	30	By *Profit and Loss*, ..	25	4	5	//
				59	16	5						59	16	5

Dr. TONTINE INSURANCE CO. Cr.

1817								1817							
May	4	To Sundries, ...	18	20	5	//		Apr.	9	By Adven. of Cotton in Co	14	46	7	6
June	30	To *Balance*, ...	26	46	19	6		May	24	By Insurance, ...	18	20	17	//
				67	4	6						67	4	6

Dr. SALES OF COTTON in Co. Cr.

May	10	To Cash, ...	15	172	12	3		May	31	By Sundries, ...	19	1166	3	2
June	25	To Sundries, ...	24	1510	18	5		June	30	By Ditto, ...	23	517	7	6
				1683	10	8						1683	10	8

Dr. ORHART, WHITE, ROSE, & Co. Glasgow. Cr.

June	12	To Bills Receivable, ..	21	196	13	6		May	10	By Export Goods, ...	16	183	18	//
								June	12	By Cash, ...	20	12	15	6
				196	13	6						196	13	6

Dr. BRUNTON & BALLANTINE, Glasgow. Cr.

June	30	To *Balance*, ...	26	83	10	2		May	16	By Export Goods, ...	16	83	10	2

Dr. CONSIGNMENT to HAMBURGH in Co. Cr.

1817								1817							
May	3	To Sundries ☞ Dolphin,	17	425	18	3		June	20	By Roack & Co.	23	253	8	//
										By Profit and Loss,....		60	17	10
									30	By Ditto, ...	25	13	19	//
										By *Balance*, ...	26	97	13	5
				425	18	3						425	18	3

Dr. WILLIAM RAINEY, Glasgow. Cr.

May	3	To Sundries, ☞ Dolphin,	17	425	18	3	May	3	By Insurance, ...	18	24	11	6
							June	20	By Roack & Co.	23	253	8	//
								30	By *Balance*, ...	26	147	18	9
				425	18	3					425	18	3

Dr. HENRY SMITH, Hamburgh. Cr.

May	3	To Sundries, ☞ Dolphin,	17	231	17	8	June	30	By *Balance*, ...	26	231	17	8

Dr. SALES of MUSLINS. Cr.

May	31	To Sundries,.....	19	465	16	8	May	31	By Sundries, ...	18	465	16	8
June	30	To Ditto, ...	24	474	3	4	June	30	By Kibble, Forster, & Co.	22	474	3	4
				940	//	//					940	//	//

Dr. WILLIAM WRIGHT, Manchester. Cr.

1817								1817							
June	7	To Bills Receivable, ...	21	170	7	//		May	9	By Sales of Cotton Yarn,	19	170	7	//
	30	To *Balance*, ...	26	51	1	//		June	16	By Cotton Yarn, ...	23	51	1	//
				221	8	//						221	8	//

Dr. THOMAS POLLOCK & Co. Paisley. Cr.

June	6	To Bills Payable, ...	21	153	11	//	May	24	By Sales of Cotton Yarn,	19	153	11	//
	30	To *Balance*, ...	26	79	//	7	June	19	By Ditto, ...	24	79	//	7
				232	11	7					232	11	7

Dr. SMITH & TOWNLEY, Manchester. Cr.

June	10	To Sundries, ... Bill.	22	90	12	11	May	13	By Sales of Cotton Yarn,	19	85	13	9
	30	To *Balance*, ...	26	71	4	1	June	24	By Ditto, ...	24	76	3	3
				161	17	//					161	17	//

Dr. THOMAS H. MARSHALL, Perth. Cr.

June	7	To Sundries, ... Bill.	22	70	0	0	May	8	By Sales of Muslins, ..	19	66	14	0
	30	To *Balance*, ...	26	59	1	7	June	16	By Ditto, ...	24	62	7	7
				129	1	7					129	1	7

Dr. GORDON, BARRON, & CO. Aberdeen. Cr.

1817								1817							
June	7	To Sundries,.... Bills.	22	395	16	8		May	8	By Sales of Muslins, ..	19	381	4	0
								June	30	By *Balance*, ...	26	14	12	8
				395	16	8						395	16	8

Dr. STIRLING & CO. London. My Accot. Goods. Cr.

June	10	To William Tate & Co. A. Con.....	22	165	12	3	June	30	By *Balance*, ...	26	165	12	3

Dr. MARSHALL, STEWART, & BLACK, Perth. Cr.

June	30	To *Balance*,.....	26	395	2	3	June	18	By Sales of Muslins, ..	24	395	2	3

Dr. ROACK & CO. Hamburgh. Cr.

June	20	To Sundries, ...	23	506	16	//	June	30	By *Balance*, ...	26	506	16	//

Dr. JOHN BUCHANAN, Glasgow. **Cr.**

1817								1817							
June	30	To *Balance*, ...	26	46	13	11		June	25	By Sales of Cotton in Co.	24	46	13	11

Dr. THOMAS DUNLOP, Glasgow. **Cr.**

June	30	To *Balance*, ...	26	46	13	11		June	25	By Sales of Cotton in Co.	24	46	13	11

Dr. BALANCE. **Cr.**

Mar.	31	To Sundries, ...	9	9950	5	7		Mar.	31	By Sundries, ...	10	6042	6	//
										By Stock, ...		3907	19	7
				9950	5	7						9950	5	7
June	30	To Sundries, ...	26	10861	8	1		June	30	By Sundries, ...	26	10861	8	1

PRELIMINARY REMARKS ON SET B.

As it is a general custom among Merchants in this Country to settle at the beginning of a month for such Purchases and Sales as were made during the preceding month—to open personal accounts for such transactions is not absolutely necessary; besides, it swells the Ledger without answering any good purpose. To avoid the trouble of opening such accounts, and at the same time that the Books may afford every necessary information, we have here arranged such transactions into general heads in the Journal-entries, according to the following plan.

All the debts owing the merchant in this country, as stated in the Inventory, and those which afterwards occur in selling, are classed under the title *Sales;* and those debts of the same description, which he owed at commencement, and such as he contracts in buying Goods, under the title *Purchases.** The returns from the correspondents in other countries, being more uncertain than the settlements at home, accounts become necessary to be opened for them, and especially as sometimes they require an Account-Current.

Although we have opened accounts for the correspondents in England, yet they might have been considered in the same point of view as those where the merchant resides, and entered accordingly with the Purchases or Sales.

In a word, personal accounts are here opened in the usual manner for every transaction, except for such Sales and Purchases as are mentioned above: and although the transactions are unfavourable for exhibiting the present method to advantage, on account of such transactions, as stopping, renewing, and paying Bills occurring so frequently, yet nearly one-half of the accounts which are in Set A. are here avoided.

We shall now explain how any account can be made out from the Journal. If it be required to settle for Goods formerly bought, suppose T. Bissland & Co. 4th January—you turn up to the account of Purchases in the Ledger, which shews, that *the amount purchased for January, is posted from fol.* 4. *in the Journal*; by referring to that Book, you have every necessary particular in that entry. From the Sales in the Journal, the monthly accounts are made out, and referred to in the same manner.

Merchants find it necessary, when their Sales are numerous in the place where they reside, to keep a Memorandum Book for noting the monthly accounts sent in for settlement. When the Purchases are numerous, they may also be noted and marked off when settled. By keeping this Book accurate, it will be found to be particularly useful in the present Set; and by carrying forward the accounts which are not settled monthly to the succeeding month, and so on till a general Balance is intended to be struck, they will be found to agree with the Balances of the accounts of Sales and Purchases in the Ledger; and the particular Drs. and Crs. which constitute these are at once seen, as in the Balance at the end of the Journal.

As the Cash and Bill Books in the present Set, are the only subsidiary Books which differ in the arrangement from the former, we have given a specimen of each for one month, which, when understood, will be perfectly sufficient.

CASH-BOOK.

This book is ruled with an additional inner column, in which are entered the discounts received and paid; each sum being placed directly opposite to that account from which it arises; by which means such entries of Discounts as are stated in the Day-Book for Set A. are avoided. The inner columns are added monthly, and the balance of these is carried to the proper side of the outer column, as a difference betwixt the sums received and paid for Discounts, &c. during the month.

When such entries occur frequently, this method of arranging the Discounts in columns will greatly shorten the Cash in the Journal; as the balance or difference only of the two sides is carried into the Journal in one line monthly, instead of the particulars of such entries as is done in Set A., and it requires only one line in the Ledger for each month.

The outer columns on either side contain the gross sums received and paid, which are entered to their respective accounts in the Journal, and from thence into the Ledger.

The other principal alteration in this Book from the preceding Set, occurs in the charges; in the present Set a sum is occasionally taken for incidents, and accounted for before a general balance, by the clerk who keeps the petty Cash. The sum which he then has on hand is entered to the credit of the Account of Charges. This will account for the monthly balances not agreeing with the former Set, until the last in June.

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* These titles may be varied, if the Accountant chuses; the former may be Buyers, and the latter Sellers.

BILL-BOOK.

All that is necessary to notice on this Book, is to observe if the Bill received or granted be for a settlement of goods, and the party reside in this country; in which case it is accordingly entered either to the accounts of Purchases or Sales, as it may happen to belong to these respective accounts;—if any transaction different from these occur, accounts are accordingly opened in the Ledger for the Party, as may be seen in the specimen here given.

The Bills received drawn on London, although recorded in this Book, are not Journalized from it, but from the Cash-Book. In most cases it is usual to consider short-dated Bills on London as Cash.

JOURNAL.

For the three first months we have arranged the several Drs. and Crs. in columns, and the amount of each page will be found to agree, and which is carried forward to the end of each month. The inner column is reserved for classing items of the same kind together, and carrying the amount to the proper outer column; by which method errors can be more easily detected than by carrying each sum singly to the outer columns. By having the Journal ruled in this manner, the posting of the Ledger can be readily checked without the necessity of comparing the Books; for by taking from the Ledger the amount monthly, or oftener, of the Drs. and Crs. they will be found to agree with the amounts in the Journal, if correct. The columns may also be considered as a farther check for pointing out the several Drs. and Crs.

The first, or left-hand column on the margin, contains the date, and the next the folio of the Ledger where the account is posted.

When the articles in which a merchant deals are bulky and not numerous, the Purchases and Sales may be arranged in columns, such as the present Set, for the three first months, and only one general account of Goods opened in the Ledger. By this method many repetitions in the Journal-entries are avoided, and the quantity of each kind of Goods on hand at any time can be readily seen. It also shews what proportion the Sales bear to the Purchases, which is an essential point. In a few instances, the terms of the Purchases and Sales are omitted for the conveniency of printing.

Some may probably object to the opening of only one General Account for all Goods on the Merchant's own account; but it should be remembered, that the Ledger is not always the proper place to shew the *gain* or *loss* upon each article. In many a business this would be quite impracticable; it is enough to shew the gain or loss upon the whole. The Book of Wares, or Stock Book, (a specimen of which has already been given,) is the place where every particular of this kind should appear.

The Sales which are not *guaranteed*, are marked with the initials of the proprietor's name to the entries in the Journal, which shew in whose favour the Bills are to be drawn.

LEDGER.

The Ledger ought to be considered merely as a copious Index to the Journal, and the Journal the same to the Subsidiary Books.

The Bills both Receivable and Payable are here entered singly: this became necessary from the method laid down of suppressing personal accounts.

In the Bills Receivable Account, there is a difference in the *Balance* from the preceding Set, which arises from two Bills remaining at that account of J. Denny & Co's, who are supposed to be bankrupts: As these Bills are not due at the time when a general balance is struck, they may, with propriety, remain at the Bill Account till that time, or at least till a settlement takes place.

It was not necessary to have entered singly the *Purchases and Sales* made in the course of the month, as the Bills; because the former are generally settled for at the beginning of the succeeding month.

It was formerly observed,* that when Adventures are soon expected to come to an issue, we may defer making any Journal-entry at the time when the Goods are shipped off, by which an account for the Adventure is avoided; and when an Account Sales is rendered by the Agent, debit him for the proceeds. This method is here followed.

The several Bankrupt Accounts, upon which the probable loss is allowed in Set A., are here entered in the manner recommended under *Bad Debts*, page 75.

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* See Shipments Abroad, page 74.

Cash

Date.	Received in February, 1817.	Discount Paid.	Gross Sums Received.		
1	To Balance brought from last month, ...	.....	7	12	1
5	To *Thistle Bank*, ...	.....	110	//	//
8	To *Royal Bank*, ...	.....	270	//	//
12	To *Bills Receivable*, disc^{d}. No. 165, Wm. Brodie & Co. due 25th April, .. £234//12 // 6 170, W. Stirling & Sons, 7th May. 410 // 7//10 180, R. Wilson & Co. 10th April, 172 // 9//10	7//14 // 4	817	10	2
14	To *Sales*, Robert Easton, received from him in full, ...	1 // 9 // 6	113	19	6
18	To *Richard Conder*, received his dft. on Kennedy, No. 190, pence retained,	0 // 0 // 4	237	12	4
19	To *Bills Receivable*, disc^{d}. No. 173, T. Bissland & Co. due 26th April,.... £163 // 4 // 8 176, J. Howie & Co. 10th May, 110 // 4 // 0 187, T. Bissland & Co. 10th May, 114 // 3 // 0	4 // 1 // 1	387	11	8
//	To *Interest*, rec^{d}. 7 days' Int. on £200. from W. Arnot. 3/10,				
21	To *Thistle Bank*, ...	.....	210	//	//
25	To *Royal Bank*, ...	.....	120	//	//
26	To *Strange, Dashwood, & Co.* for my dft. in fav. Blackey & Co. No. 191,	.....	300	11	//
28	To *Profit and Loss*, for difference betwixt discounts received and paid this month and 3/10, as above, ...	16//11 // 3	16	15	1
	Entered Jour. Pa. 5.	29//16 // 6	2591	11	10

Bills

Pa. Jour.	No.	When Recd.		On Account of	By whom drawn.	On whom drawn.	To whom Payable.
		1817					
3	173	Jan.	4	SALES, T. Bissland & Co.	Themselves	T. Bissland & Co.	My Order
3	174		5	D.Johnson, Son, &Cree	Ditto	D.Johnson,Son&Co.	Ditto
3	175		//	William Arnot	Himself	Will. Arnot	Ditto
3	176		7	John Howie & Co.	Themselves	John Howie & Co.	Ditto
—	177		//	Strange, Dashwood, & Co.	Myself	Strange & Co.	P.Drinkwater
3	178		8	SALES, Campbell, Dale & Co.	Ditto	Campbell,Dale,&Co	My Order.
3	179		//	W. Gillespie & Co.	Ditto	Wm. Gillespie & Co	Ditto
3	180		10	Robert Wilson & Co.	Ditto	Robt. Wilson & Co.	Ditto
3	181		12	SALES, John Cochran	Himself	John Cochran	Ditto

Bills

Pa. Jour.	No.	When Accepd.		On Account of.	By whom drawn.	To whom Payable.
6	81	Feb.	4	PURCHASES, T. Bissland&Co.	Myself	Thomas Bissland & Co.
6	82		11	Scruton & Campbell	Themselves	Kelly & Gow
6	83		23	Mayne & Rowley	J.Baker&Co	Christie & Shaw

Book.

Date.	Paid in February, 1817.	Discounts Received.	Gross Sums Paid.		
5	By *Bills Payable*, paid No 65, James Finlay & Co.	.....	112	15	//
8	By *Purchases*, James Finlay & Co. paid them in full,	14 // 0 // 6	280	10	//
12	By *Royal Bank*,	.....	600	//	//
14	By *Thistle Bank*,	.....	120	//	//
18	By *Strange, Dashwood, & Co.* remd. them Conder's dft. on Kennedy, No. 190.	.....	237	12	//
19	By *William Bogle & Co.* paid them in full,	.....	8	4	//
//	By *Royal Bank*,	.....	400	//	//
//	By *Strange, Dashwood, & Co.* remd. More's dft. on Downe & Co. @ 45 d.	.....	183	11	//
21	By *Bills Payable*, paid No. 71, Blackey & Co.	.....	210	13	//
25	By *Charges*, paid R. Strong 8 week's wages, @ 12/.	.....	4	16	//
26	By *Blackey, Hardisty, & Co.* remd. them dft. on Strange & Co. No. 191.	15 // 16 // 0	316	7	//
//	By *Goods*, paid Duty, Freight, and Charges, on 110 Bar. Ashes, ℔ Fanny	.....	81	4	10
//	By *Charges*, taken for Petty Charges,	.....	3	3	//
28	By *House Expences*, this month,	.....	20	//	//
//	By *Balance*, to next month,	.....	12	16	//
	Entered Jour. Pa. 5.	29 // 16 // 6	2591	11	10

Receivable.

Place.	Date &		Term.	Where Payable.	When due.	Sum.			When &		How disposed of.	Pa. Jour.
Paisley	1816 Dec.	23	4 mos.	Glasgow	26th Apr.	163	4	8	Feb.	12	Discd. with Royal Bank	5
Perth	1817 Jan.	5	6 mos.	Do.	8th July	95	6	//				
Glasgow	Jan.	5	3 mos.	Do.	8th Apr.	145	10	//	Jan.	8	Discd. with Royal Bank	2
Do.	Jan.	7	4 mos.	Do.	10th May	110	4	//	Feb.	19	Ditto Thistle Bank	5
Do.	Jan.	7	3 mos.	London	10th Apr.	210	10	//	Jan.	7	Remd. P. Drinkwater ..	3
Do.	Jan.	1	6 mos.	Glasgow	4th July	126	14	//				
Do.	Jan.	5	5 mos.	Do.	8th June	240	15	6	Mar.	19	Discd. with Royal Bank	8
Do.	Jan.	7	3 mos.	London	10th Apr.	172	9	10	Feb.	12	Ditto Thistle Bank	5
Do.	Jan.	11	4 mos.	Glasgow	14th May	264	//	9	Mar.	5	Ditto Ditto	8

Payable.

Place.	Date &		Term.	Where Payable.	When due.	Sum.			When &		To whom Paid.	Pa. Jour.
Glasgow	Feb.	3	6 mos.	Glasgow	6th Aug.	124	10	8				
London	Feb.	8	3 mos.	London	11th May	302	13	6	May	8	Remd. to Strange & Co.	15
Do.	Feb.	23	90 ds.	Do.	27th May	385	8	11		24	Ditto	15

JOURNAL,

B.

GLASGOW, *January*, 1817.

				Dr.			Cr.		
1	1	SUNDRIES, *Drs. to Stock.*	.....	....	..	..	6886	19	10
		For the following Balances in my favour, 31st ulto. transferred from the preceding Ledger.							
	1	CASH, for Balance in hand, ...	32 // 10 // 2						
	1	THISTLE BANK, ...	1022 // 7 // 4						
				1054	17	6			
	6	GOODS, Cotton Yarn, 220 Bdles on hand, as ℔ Invent. Pa. 96, ...	293 // 10 // 6						
		Cotton, 37 Bags.	938 // 18 // 1						
		Madder, 12 Casks, ...	443 // 15 // 1						
				1676	3	8			
	2	BILLS RECEIVABLE, for the following Bills in hand, *viz.*							
		No. 157, Hugh Glen & Co's., due 6th Jan.	289 // 10 // 7						
		159, Nimmo & Bell, ...22d Feb.	145 // 11 // 8						
		163, Ord & Dow, ...26th Mar.	212 // 6 // 0						
		164, William Simpson, ...15th Apr.	196 // 5 // 0						
		165, James Denny & Co. ....25th Apr.	234 // 12 // 6						
		170, William Stirling & Sons, 7th May	410 // 7 // 10						
		171, P. & J. Macadam, ...14th June, ...	368 // 4 // 9						
		172, Watson, Arthur & Co...11th June, ...	353 // 18 // 0						
				2210	16	4			
	7	FURNITURE, ...	.....	71	14	//			
	5	SALES, ...For Goods sold to the following Persons, for *Bills* or *Cash* not yet collected, *viz.*							
		William Simpson, ...Glasgow, ...	72 // 11 // 6						
		Robert Easton, ...Ditto, ...	113 // 19 // 6						
		Campbell, Dale, & Co, Ditto, ...	211 // 6 // 6						
		William Ferguson, ...Ditto, ...	117 // 10 // 0						
		John Cochran, ...Ditto, ...	192 // 18 // 6						
		John Howie & Co, ...Ditto.	110 // 4 // 0						
		William Arnot, ...Ditto, ...	145 // 10 // 0						
		William Gillespie & Co. Anderston, ...	240 // 15 // 6						
		Tho. Bissland & Co. ..Paisley, ...	163 // 4 // 8						
		D. Johnson, Son, & Cree, Perth, ...	95 // 6 // 0						
				1463	6	2			
	11	ROBERT WILSON & Co. Manchester, ...	.....	172	9	10			
	13	RICHARD CONDER, New York, ...	.....	237	12	4			
		Carried Forward, ...	.....	6886	19	10	6886	19	10

GLASGOW, *January*, 1817.

		Brought forward,	.....	6886	19	10	6886	19	10
1	1	STOCK, *Dr. to Sundries*.....	.....	3387	13	4			
		For the following Balances against me, 31st ulto. transferred from the preceding Ledger.							
	1	To ROYAL BANK, *Cr.* of £1000.....	.....	....	..	..	156	12	//
	9	To WILLIAM BOGLE & CO.	.....	....	..	..	8	4	//
	11	To PETER DRINKWATER, Manchester, ...	.....	....	..	..	210	10	//
	12	To STRANGE, DASHWOOD, & CO. Bankers, London, *Cr.* of £1500.	.....	....	..	..	619	5	//
	4	TO BILLS PAYABLE, for the following Bills under accept. viz.							
		No. 57, Dunn, Smith, & Co. due 2d Jan.	195//11//10						
		65, James Finlay & Co. ....5th Feb.	112//15 // 0						
		68, James Handyside, ...26th Jan.	178 // 4 // 6						
		71, Blackey, Hardisty, & Co. 21st Feb.	210//13 // 0						
		74, Christie & Shaw, ...20th Mar.....	184//16 // 8						
		76, Dale & M'Intosh, ...25th Mar.....	243 // 6 // 6						
				....	..	..	1125	7	6
	5	To PURCHASES, For Goods bought of the following Persons for Bills or Cash, not yet settled, viz.							
		James Finlay & Co. Glasgow, ...	436//17 // 8						
		Michael Watson, Leith, ...	370 // 1 // 4						
		George Bowie & Co. Aberdeen, ...	460//15//10						
				....	..	..	1267	14	10
	1	CASH, *Dr. to Sundries*.	.....	1721	15	11			
		Received this month.							
2	1	To THISTLE BANK, ℔ order.	.....	....	..	..	172	7	4
4	1	To ROYAL BANK, ℔ order, ...	120 // 0 // 0						
		25th, ditto,.....	220 // 0 // 0						
				....	..	..	340	//	//
5	2	To BILLS RECEIVABLE, Received Payt. of No. 157,	289//10 // 7						
		8th discounted No. 163, due 26th Mar.	212 // 6 // 0						
		// ditto.....175, ...8th Apr.	145//10 // 0						
		22 ditto.....164, ...5th Apr.	196 // 5 // 0						
				....	..	..	843	11	7
7	12	To STRANGE, DASHWOOD, & CO. for my Draft in fav. Drinkwater, No. 177,	.....	....	..	..	210	10	//
14	5	To SALES, Will. Ferguson, received from him in full,	.....	....	..	..	117	10	//
21	6	To GOODS, for 25 bundles Cotton Yarn, p. D. B. p. 3.	.....	....	..	..	37	17	//
		Carried forward, ...	.....	11996	9	1	11996	9	1

GLASGOW, *January*, 1817.

		Brought forward, ...		11996	9	1	11996	9	1
	1	SUNDRIES *Drs. to Cash*.....	.....	....	..	..	1746	14	//
		Paid this month.							
2	4	BILLS PAYABLE, retired No. 57, ...	195//11//10						
		25th ditto,..68, ...	178 // 4 // 6						
				373	16	4			
4	12	STRANGE, DASHWOOD, & Co. remitted them More's dft. on Downe & Co. at 45 days,	.....	120	//	//			
5	1	ROYAL BANK, ℔ receipt,.....	286//12 // 0						
		8th, ditto,.....	390 // 0 // 0						
				676	12	//			
7	11	PETER DRINKWATER, remitted him dft. on Strange & Co. No. 177,	.....	210	10	//			
14	1	THISTLE BANK, ℔ rect.	110 // 0 // 0						
		22d ditto, ...	200 // 0 // 0						
				310	//	//			
22	8	CHARGES, taken for Petty Charges, ...	.....	5	5	//			
24	6	GOODS, paid sundry carriages of Cotton Yarn, ...	7 // 4 // 2						
		Freight & carriage, on 9 Casks Madder from London,	10 // 3 // 8						
				17	7	10			
31	7	House Expences this mo.	.....	21	//	//			
//	8	Profit and Loss, discounts paid this mo.	.....	12	2	10			
	2	BILLS RECEIVABLE, *Dr. to Sundries.*	.....	1318	4	9			
		For the Bills received this month.							
4	5	To SALES, Tho. Bissland & Co. No. 173, due Apr. 26,..	163 // 4 // 8						
		5th D. Johnson, Son, & Cree, 174, .. July 8,..	95 // 6 // 0						
		// William Arnot,.....175, .. Apr. 8,..	145//10 // 0						
		7 John Howie & Co. .....176, .. May 10,..	110 // 4 // 0						
		8 Campbell, Dale, & Co. ..178, .. July 4,..	126//14 // 0						
		// Will. Gillespie & Co. ....179, .. June 8,..	240//15 // 6						
		12 John Cochran,.....181, .. May 14,..	264 // 0 // 9						
				....	..	..	1145	14	11
10	11	To R. WILSON & Co. payl. London, 180, .. Apr. 10,..	.....	....	..	..	172	9	10
	5	PURCHASES, *Dr. to Bills Payable.*	.....	987	4	10			
	4	For the following Bills accepted this month.							
		5th James Finlay & Co. No. 77, due July 4,..	156 // 7 // 8						
		11 Michael Watson, ...78,....Apr. 7,..	235//15 // 6						
		// Ditto, ...79,....June 12,..	134 // 5//10						
		12 Geo. Bowie & Co.....80,....Apr. 10,..	460//15//10						
				....	..	..	987	4	10
		Carried forward, ...		16048	12	8	16048	12	8

GLASGOW, January, 1817.

		Brought forward,				.....	16048	12	8	16048	12	
	6	GOODS, *Dr. to Sundries.*				.....	862	15	8			
		For the Amount bought this month, P. B.										
			Mad. Casks	Yarn Bun.								
4	5	To PURCHASES, Tho. Bissland & Co. Bill 6 mos.	....	73		.....	....	..	..	124	10	8
10	11	To PETER DRINKWATER, 2 mos. & Bill on London 2 mos.	....	99		.....	....	..	..	119	4	
14	12	To SCRUTON & CAMPBELL, Bill at 3 mos. Payable in London,	9	....		.....	....	..	..	302	13	6
22	11	To BLACKEY, HARDISTY, & Co. 5 ℔ Ct. for Bill on London 2 mos.	....	228		.....	....	..	..	316	7	//
			9	400								
	5	SALES, *Dr. to Goods.*				.....	1418	3	//			
	6	For the Amount sold this month, D. B.										
			Mad. Casks	Cotn. Bags.	Yarn Bun.							
		2d William Simpson, Bill at 6 mos.	....	....	75	116//12//6						
		4 Watson, Arthur & Co..6 mos.	2	....	....	98//2//4						
		8 Crombie & Carnegie,....4 mos.	....	2	....	41//6//7						
		// Todd & Shortridge, ...6	3	....	....	117//5//2						
		12 John Cochran, ...6	....	....	44	71//2//3						
		15 W. Stirling & Sons, ...6	6	....	....	241//3//0						
		// Tho. Bissland & Co.....4	....	6	....	114//3//0						
		25 Ditto, ...4	....	7		236//18//6						
		17 Campbell, Dale & Co. ..6	....	....	108	162//6//6						
		21 Dinwiddie & Paterson,..6	....	....	12	14//9//10						
		28 John Pattison & Co.....4	....	7	....	204//13//4						
			11	22	239		....	..	..	1418	3	//
17	6	GOODS, *Dr. to William Bogle & Co.*				.....	9	7	11			
	9	For Premium of Insurance on 110 Barrels Ashes from New York, per the Frances, D. Braine, £395. at 2 guineas per Cent. and Policy 22s. D. B. p. 3.				.....	....	..	..	9	7	11
							18338	19	3	18338	19	3

GLASGOW, *February*, 1817.

	1	CASH *Dr. to Sundries*.....	.....	2583	19	9			
		Received this month.							
5	1	To THISTLE BANK, ℔ order, ...	110 // 0 // 0						
		21st, ditto,.....	210 // 0 // 0						
				....	..	..	320	//	//
8	1	To ROYAL BANK,.....ditto,.....	270 // 0 // 0						
		25th, ditto,.....	120 // 0 // 0						
				....	..	..	390	//	//
12	2	To BILLS RECEIVABLE, disc...No. 165, due 25 April,	234//12 // 6						
		// ditto, ...176, .. 7 May,	410 // 7//10						
		// ditto, ...180, .. 10 April,	172 // 9//10						
		19th, ditto, ...173, .. 26	163 // 4 // 8						
		// ditto, ...176, .. 10 May.	110 // 4 // 0						
		// ditto, ...187, .. 18	114 // 3 // 0						
				....	..	..	1205	1	10
14	15	To SALES, Rob. Easton, received from him in full,....	.....	....	..	..	113	19	6
18	13	To RICHARD CONDER, for his draft on G. & R. Kennedy, No. 190, and pence 4d.	.....	....	..	..	237	12	4
26	12	To STRANGE, DASHWOOD, & Co, for my draft, in fav. Blackey, Hardisty, & Co. No. 191,	.....	....	..	..	300	11	//
28	8	To PROFIT AND LOSS, for difference betwixt discounts allowed and given this month,	.....	....	..	..	16	5	1
	1	SUNDRIES *Drs. to Cash*, ...	.....	....	..	..	2578	15	10
		Paid this month.							
5	4	BILLS PAYABLE,....paid No. 65,.....	112//15 // 0						
		21st ditto,..71,.....	210//13 // 0						
				323	8	//			
8	5	PURCHASES....James Finlay & Co. paid them in full,	.....	280	10	//			
12	1	ROYAL BANK, ℔ receipt,.....	600 // 0 // 0						
		19th, ditto,.....	400 // 0 // 0						
				1000	//	//			
14	1	THISTLE BANK,.... ditto, ...	.....	120	//	//			
18	12	STRANGE, DASHWOOD, & Co. remitted Conder, on Kennedy, No. 190,	237//12 // 0						
		19th,....More on Downe, 45 days,	183//11 // 0						
				421	3	//			
19	9	WILLIAM BOGLE, & Co. paid them in full, ...	.....	8	4	//			
25	8	CHARGES.....Paid Rob. Strong, my Porter, Wages, ..	4//16 // 0						
		26th, taken for petty Charges, ...	3 // 3 // 0						
				7	19	//			
26	6	GOODS.....Paid Duty, Freight, and Charges, on 110 barrels Ashes, ℔ Frances,	.....	81	4	10			
//	11	BLACKEY, HARDISTY, & Co. remitted them Draft on Strange, & Co. No. 191,	300//11 // 0						
		Discount allowed for ditto....	15//16 // 0						
				316	7	//			
28	7	HOUSE EXPENSES,....this month, ...	.....	20	//	//			
		Carried forward,		5162	15	7	5162	15	7

GLASGOW, *February*, 1817.

		Brought forward,					5162	15	7	5162	15	7
	2	BILLS RECEIVABLE, *Dr. to Sales*,					1448	8	4			
		For the Bills received this month.										
	5	3d, Wm. Stirling & Sons, No. 182, due Aug. 6..				241 // 3 // 0						
		6 Campbell, Dale, & Co. .. 183, ... July 9..				246 // 19 // 0						
		9 Todd & Shortridge, ... 184, ... Aug. 12..				117 // 5 // 2						
		12 Watson, Arthur, & Co... 185, ... // 14..				98 // 2 // 4						
		16 Will. Simpson, ... 186, ... July 19..				189 // 4 // 0						
		// Tho. Bissland & Co. .... 187, ... May 18..				114 // 3 // 0						
		// Ditto, ... 188, ... // 28..				236 // 18 // 6						
		// John Pattison, & Co .... 189, ... // 31 .				204 // 13 // 4						
							....	..	..	1448	8	4
	4	SUNDRIES *Drs. to Bills Payable*,					....	..	..	812	13	1
		For the following Bills accepted this month.										
4	5	PURCHASES, Tho. Bissland & Co. No. 81, due Aug. 6,					124	10	8			
11	12	SCRUTON & CAMPBELL, payable in London, No 82. due May 11,					302	13	6			
23	13	MAYNE & ROWLEY, Ditto, to J. Baker & Co. No. 83, due May 27,					385	8	11			
	6	GOODS *Dr. to Sundries*,					1007	8	1			
		For the following bought this month, P. B.										
			Exp. Goods. Pieces.	Ashes Casks	Yarn B n.							
9	5	To PURCHASES, J. Finlay & Co. bill 6 mo.	.....	....	90	129 // 0 // 0						
		20th, Wm. Stirling & Sons,	200	....	....	492 // 19 // 2						
							....	..	..	621	19	2
16	13	To MAYNE & ROWLEY, ℔ Frances, 90 ds	.....	110	....		....	..	..	385	8	11
			200	110	90							
23	13	MAYNE & ROWLEY *Dr. to Sundries*,					355	19	0			
		For Goods shipped by their order, on board the Atlantic, J. King, master, for New-York, per I. B. pa.										
	6	To GOODS.. for amount of 140 pieces, export, with com.					....	..	..	343	18	11
	8	To CHARGES, ... Ditto					....	..	..	1	13	6
	8	To INSURANCE, with Policy and Commission, ...					....	..	..	10	6	7
	9	SUNDRIES, *Drs. to William Bogle, & Co.*					....	..	..	12	17	1
		For Premium of Insurance on the following, this month, D. B.										
4	6	GOODS, premium on 15 casks Madder, ℔ the Susanna, from London to Leith, £545. @ 12/9. ℔ Cent. and Policy, 16/6.					4	6	0			
23	8	INSURANCE, premium on Goods by the Atlantic, J. King, for New-York, on £355. @ 2 Guineas, ℔ Cent. and Policy, 22/.					8	11	1			
		Carried forward,					8800	1	2	8800	1	2

GLASGOW, *February*, 1817.

		Brought Forward,					.....	8800	1	2	8800	1	2
	5	SALES *Dr. to Goods*,					.....	1140	12	8			
	–	For Amount sold this month, D. B.											
	6		Ashes Casks	Mad. Casks	Cot. Bags	Yarn Bun.							
		4th William Ferguson, ...	....	....	....	97	146 // 7 // 0						
		// Campbell, Dale, & Co. ..	....	....	....	48	77 // 3 // 6						
		6 Robert Easton, ...	....	....	....	30	57//17 // 5						
		8 William Gillespie & Co...	....	4	....	....	153//19 // 9						
		11 Crombie & Carnegie, ...	....	....	4	....	95//10//10						
		// William Simpson, ...	....	....	....	56	86 // 6 // 6						
		18 Watson, Arthur, & Co...	24	....	....	....	129 // 2 // 8						
		25 Dinwiddie & Patterson,..	....	....	....	11	14 // 8//10						
		// Kibble, Forster & Co, ...	....	5	....	....	205//19 // 8						
		Ditto, ...	13	....	....	....	61//15 // 6						
		26 Michael Watson, ...	20	....	....	....	112 // 1 // 0						
			57	9	4	242		....	..	..	1140	12	8
22	9	NIMMO & BELL *Dr. to Sundries*,					.....	145	14	8			
	2	To BILLS RECEIVABLE, No. 159, due this day, not paid.					.....	....	..	..	145	11	8
	8	To CHARGES, for protesting Ditto, ...					.....	....	..	..	//	3	//
								10086	8	6	10086	8	6

GLASGOW, *March*, 1817.

	1	CASH, *Dr. to Sundries.*	.....	2692	2	8			
		Received this month.							
5	2	To BILLS RECEIVABLE, disc. No. 181, due 14th May,	264 // 0 // 9						
		// ditto,.....189,....31st May,	204//13 // 4						
		12th ditto,.... .188,....28th	236//18 // 6						
		19 ditto,.....193,.... 4th June,	136//17 // 5						
		// ditto,.....179,.... 8th	240//15 // 6						
		26 ditto,.....171,....14th	368 // 4 // 9						
		// ditto,.....172,....11th	353//18 // 0						
				....	..	..	1805	8	3
8	6	To GOODS, received for 3 bundles Cotton Yarn, ℔ D. B. Pa. 8.	.....	.....	..		4	1	//
11	5	To SALES,.....William Ferguson, recd. in full,	146 // 7 // 0						
		// Robert Easton,.....ditto,....	57//17 // 5						
		12th Mich. Watson, ...ditto,....	112 // 1 // 0						
		16 Campbell, Dale, & Co. ditto,....	77 // 3 // 6						
				.....	..	..	393	8	11
18	12	To STRANGE, DASHWOOD, & Co. for my dft. in fav. Drinkwater, No. 197,	.....	.....	..	..	119	4	6
20	1	To ROYAL BANK, ℔ order, ...	.....	.....	..	..	140	//	//
25	1	To THISTLE BANK, ...	.....	.....	..	..	230	//	//
	1	SUNDRIES *Drs. to Cash.*	.....	....	.	..	2538	2	9
		Paid this month.							
4	6	GOODS.....Paid Carriage of Yarn, from Manchester,	1//15 // 2						
		16th Charges, ℔ Jessie, for London,	5//15 // 8						
		20 Freight & Charges on Madder, from London,	13//10 // 3						
				21	1	1			
5	1	ROYAL BANK,....℔ receipt, ...	460 // 0 // 0						
		11th ditto, ...	200 // 0 // 0						
		26 ditto, ...	305 // 0 // 0						
				965	//	//			
11	7	HOUSE EXPENSES, ...	.....	12	5	//			
12	1	THISTLE BANK,....℔ rect.	320 // 0 // 0						
		16th ditto, ...	70 // 0 // 0						
				390	//	//			
16	7	FURNITURE..Paid for a Desk, ...	.....	8	8	//			
//	8	CHARGES..Taken for Petty Charges, ...	.....	17	7	//			
18	11	PETER DRINKWATER, remd. dft. on Strange, Dashwood, & Co. No. 197.	.....	119	4	6			
19	12	STRANGE, DASHWOOD, & CO. remd. dft. on Downe & Co. 45 days,	.....	310	//	//			
20	4	BILLS PAYABLE..Paid No. 74, ...	184//16 // 8						
		25th.....76, ...	243 // 6 // 6						
				428	3	2			
26	9	ORD & DOW, paid their bill, they having failed,.....	.....	212	6	//			
31	7	JAMES IRVINE, my Clerk, 3 months' Salary, ...	.....	17	10	//			
//	8	PROFIT and LOSS, discounts paid this mo.	.....	36	18	//			
		Carried forward, ...		5230	5	5	5230	5	5

GLASGOW, *March*, 1817.

			Brought forward,				.....	5230	5	5	5230	5	5
	2		BILLS RECEIVABLE *Dr. to Sundries*				.....	924	3	6			
			For the Bills received this month.										
7	5	To SALES,	W. Gillespie & Co. No. 192,	due Sep. 10.			153 // 19 // 9						
		12th	Crombie & Carnegie, 193,	June 4.			136 // 17 // 5						
		//	Wm. Simpson, ... 194,	Sept. 8.			86 // 6 // 6						
		//	Kibble, Forster, & Co. 195,	Aug. 6.			267 // 15 // 2						
		13	Watson, Arthur, & Co. 196,	June 21.			129 // 2 // 8						
								....	..	..	774	1	6
26	9	To NIMMO & BELL, their draft on Brown & Co.	198,	July 9.			37 // 2 // 3						
		//	Ditto	199,	Sept. 9.		56 // 3 // 0						
		//	Their own acceptance	200,	Dec. 9.		56 // 16 // 9						
								....	..	..	150	2	//
11	5		PURCHASES *Dr. to Bills Payable.*				.....	621	19	2			
	4		For the Bills accepted this month.										
			James Finlay & Co. No. 84,	due Sep. 10.			129 // 0 // 0						
			Wm. Stirling & Sons, 85,	10.			492 // 19 // 2						
								....	..	..	621	19	2
	6		GOODS *Dr. to Sundries,*				.....	3358	16	5			
			For amount bought this month, P. B.										
				Exp. Goods Pieces	Madr Casks	Cotn. Bags	Yarn Bun.						
4	12	To SCRUTON & CAMPBELL,		....	....	....	....	.....	....	..	542	6	//
//	11	To PETER DRINKWATER,		....	15	....	....	.....	....	..	452	8	//
9	5	To PURCHASES, Wm. Gillespie & Co.		114	....	....	88	245 // 19 // 3					
		9th	Todd & Shortridge,	186	....	....	....	389 // 4 // 0					
		12	James Finlay & Co,	....	....	....	100	118 // 19 // 5					
		//	Rothsay Spinning Co.	....	....	....	300	432 // 5 // 0					
		13	Ditto	....	....	....	400	575 // 7 // 6					
		14	Dennistoun & Co.	....	....	19	....	602 // 7 // 3					
				300	15	19	888		....	..	2364	2	5
26	9		NIMMO & BELL, *Dr. to Profit & Loss.*					.....	4	7	4		
	8		For amount of interest due on, and included in their instalment bills, received this day, as per D. B.					.....	....	..	4	7	4
			Carried forward,					.....	10139	11	10	10139	11	10

GLASGOW, *March*, 1817.

		Brought Forward,					.....	10139	11	10	10139	11	10
		SUNDRIES, *Drs.*											
		For Goods shipped by their order for Hamburgh, by the following Vessels, this mo. .... per I. B. Pa											
12	14	HOLFORD, RUCKER, & Co. ℔ the Isabella, Brown,... 2					....	357	17	//			
26	13	RICHARD CONDER, ℔ the Hopewell, Rankine, 3					.....	923	13	10			
		Crs.											
			Ex. Goods Pieces.	Yarn. Bundles.									
	6	To GOODS,....	186	580	Amount with Commº		.....	....	..	..	1231	9	3
	8	To CHARGES, ...					.....	....	..	..	12	5	7
	8	To INSURANCE, ... with Commº					.....	....	..	..	37	16	//
	5	SALES *Dr. to Goods.*					.....	1638	9	6			
	—	For Amount sold this month, D. B.											
	6		Ashes Casks	Mad. Cask	Cotn. Bags	Yarn Bun.							
		2d John Cochran, ...	....	....	....	48	63//10 // 1						
		7 John Kingan,.....	....	....	....	32	196//11 // 4						
		// H. Houldsworth & Co.	....	....	7	....	207 // 2 // 1						
		16..... Ditto, ...	....	....	10	....	273//16 // 8						
		8 Crombie and Carnegie,....	....	....	4	....	114 // 1 // 6						
		12 Penman & Brown,.....	....	....	....	100	137//13 // 7						
		// Todd & Shortridge, ...	....	3	....	....	129//15 // 7						
		//.....Ditto,.....	14	....	....	....	66//17//11						
		19 Johnson, Son, & Co.....	....	....	....	171	282//11 // 6						
		22 Kibble, Forster, & Co.....	....	4	....	....	166 // 9 // 3						
			14	7	24	351		....	..	..	1638	9	6
	9	SUNDRIES, *Drs. to William Bogle & Co.*					.....	....	..	..	34	13	6
		For prem. of Insurance, on the following this month, D. B.											
12	8	INSURANCE, Prem. on Goods by the Isabella, Brown for Hamburgh, on £360. @ 45/. ℔ Cent. and Policy 22/.					9 // 4 // 0						
		26th Prem. on Goods by the Hopewell, Rankine, for Hamburgh, on £925. at 2 guin. ℔ Cent. and Policy 55/.					22 // 3 // 6						
								31	7	6			
16	6	GOODS, Prem. on Goods by the Jessie, for London, on £410, @ 12/9, ℔ Cent., and policy 13/9,					.....	3	6	//			
								13094	5	8	13094	5	8

GLASGOW, *April*, 1817.

	1	CASH, *Dr. to Sundries,*				
		Received this month.				
6	1	To ROYAL BANK, ℔ order,	650 // 0 // 0			
		13th ditto,	260 // 0 // 0			
				910	//	//
//	6	To GOODS...Received Drawback on Goods by the Isabella,	.....	55	3	4
8	1	To THISTLE BANK, ℔ order	160 // 0 // 0			
		10th ditto,	450 // 0 // 0			
				610	//	//
9	12	To STRANGE, DASHWOOD, & Co. for my dft. fav. Drinkwater, No. 204, due 12th June,	.....	452	8	//
17	5	To SALES,..W. Ferguson, received from him balance of barter,	.....	//	2	//
23	2	To BILLS RECEIVABLE, disc. No. 186, W. Simpson, due July 19,	189 // 4 // 0			
		ditto,....201, W. Arnot, ...11,	147//11 // 6			
		ditto,....206, J. Howie & Co. 8,	123//16 // 0			
				460	11	6
25	9	To ORD & DOW, received dividend of 3/6, ℔ £ on £212/6,	.....	37	3	//
30	8	To PROFIT & LOSS, for difference betwixt sundry disc. &c. this mo.	.....	21	1	8
				2546	9	6
	1	SUNDRIES *Drs. to Cash.*				
		Paid this month.				
2	1	To ROYAL BANK, ℔ rect.	150 // 0 // 0			
		23d ditto,	400 // 0 // 0			
				550	//	//
6	5	PURCHASES..Todd & Shortridge, paid them in full,	389 // 4 // 0			
		// James Finlay & Co.	118//19 // 5			
		16th G. & R. Dennistoun & Co. balance,	7 // 7 // 0			
				515	10	5
//	4	BILLS PAYABLE, paid No. 78, Michael Watson,	235//15 // 6			
		10th 80, Geo. Bowie & Co.	460//15//10			
				696	11	4
8	10	WILLIAM ARNOT, paid his bill for his Accommodation,	.....	145	10	//
//	8	CHARGES, Taken for petty Charges,	16 // 8 // 0			
		15th Paid Robert Strong Wages, 7 weeks, 12/.	4 // 4 // 0			
		23 Paid Expences of a Journey to Manchester,	55 // 2 // 0			
				75	14	//
9	11	PETER DRINKWATER, remd. him dft. on Strange & Co. No. 204,	.....	452	8	//
13	12	STRANGE, DASHWOOD, & Co. remd. him dft. on Boldero & Co. due 8th June,	.....	253	18	3
17	6	GOODS, Paid Charges on Goods, ℔ Mary, for London,	1//19 // 9			
		25th Paid Freight and Charges on 12 Casks Madder, from London,	14//13 // 5			
				16	13	2
				2706	5	2

GLASGOW, *April*, 1817.

	2	BILLS RECEIVABLE *Dr. to Sundries.*					
		For the Bills received this month.					
8	5	To Sales,.....,..John Kingham,.....No. 202, due Oct. 9,		196 // 11 // 0			
		9th, Penman & Brown.....203,.....,8,		137 // 13 // 7			
		13, Todd & Shortridge,.....208,.....Sep. 11,		196 // 13 // 6			
		// Crombie & Carnegie,.....209,.....July 11,		114 // 1 // 6			
		15, Kibble. Forster, & Co.....210,....Oct. 13,		1 6 // 9 // 3			
		// H. Holdsworth, & Co.....211,....July 15,		480 // 18 // 9			
		// D. Johnson, Son, & Cree, 212,....Oct. 11,		282 // 11 // 6			
					1574	19	1
	10	To WM. ARNOT // his Pro. Note,.....201,....July 12,		.....	147	11	6
11	10	To J. Howie, & Co. their Draft on Brown,....205,....June 27,		246 // 12 // 6			
		// Hill & Gow,....206,....July 8,		123 // 16 // 0			
					370	14	//
					2093	4	7
16	5	PURCHASES *Dr. to Bills Receivable.*					
	2	For Bills indorsed the following, viz.					
		G. & R. Dennistoun & Co. No. 209, due July 11,.....		114 // 1 // 6			
		.....Ditto,.....211,.....15,.....		480 // 18 // 9			
					595	//	3
	4	SUNDRIES *Drs. to Bills Payable.*					
		For the Bills accepted this month.					
6	5	PURCHASES,.....Wm. Gillespie, & Co. No. 86, due Oct. 9,		245 // 19 // 3			
		13th, Rothsay Spinning Co.....88, ...13,		1007 // 12 // 6			
					1253	11	9
11	10	J. HOWIE. & Co.....11 April, at 6 months,.....87,....July 14,		.....	371	6	6
					1624	18	3
	6	GOODS *Dr. to Sundries.*					
		For amount bought this month.					
		P. B.	Pa				
5	11	To PETER DRINKWATER.....Cotton Yarn,.....	8	.....	377	1	6
9	5	To PURCHASES,..Thomas Bissland, & Co. ditto,.....	//	72 // 9 // 0			
		11th, Thomas Shiels & Co. Printed Goods, 273 17 6	//				
		12, Ditto,..... 115 17 0	//				
		20, Ditto,..... 165 13 3	9				
				555 // 7 // 9			
		15, Dalgleish & Frame,..... 496 10 6	//				
		26, Ditto,..... 158 9 10	//				
				655 // 0 // 4			
		15, Alex. Bryce, & Co.	//	248 // 15 // 2			
		// John M'Fee, & Co.	//	159 // 18 // 6			
					1691	10	9
					2068	12	3

GLASGOW, *April*, 1817.

			Pa				
17	6	SUNDRIES *Drs. to Goods.*					
		P. B.	8				
	6	GOODS,..for 97 pieces Muslins, received in barter for 84 bundles Cotton Yarn delivered,.....D. B.	14	128 // 9 // 0			
	5	SALES.. William Ferguson, for Balance due by him, ...		0 // 2 // 0	128	11	//
13	13	JOSEPH TAYLOR & SONS *Dr. to Sundries.*					
		For amount of Invoice of Printed Goods, per the Triton for Philadelphia, per Invoice-Book.	4				
	6	To GOODS. .....with comm°.....		.....	317	11	11
	8	To CHARGES, ...		.....	4	10	6
	8	To INSURANCE.....with comm°.....		.....	10	6	3
					332	8	8
	9	SUNDRIES *Drs. to William Bogle & Co.*					
		For Insurances effected on the following this month.					
		Da. B.					
2	6	GOODS...Prem. on 100 bar. Ashes, per the Nancy, M'Lae, from New York, £410. at 3 guins. & Pol. 27/6,	12	14 // 5 // 9			
		6th, Prem. on 12 casks Madder, per the Charlotte from London, £455. @ 12/9. ℔ cent. & Pol. 13/9,	//	3 // 11 // 9	17	17	6
13	8	INSURANCE..Prem. on Goods by the Triton, Campbell, for Philadelphia, on £335. @ 45/. ℔ cent. & Pol. 22/.	13	.....	8	12	9
					26	10	3
	5	SALES *Dr. to Goods.*					
	6	For amount sold this month.					
		Da. B.					
		3d, Penman & Brown,....Cotton Yarn. Bill at 6 mos.	12	23 // 13 // 6			
		9th, Ditto,.....ditto,.....	//	131 // 19 // 10	155	13	4
		5th, James Denny & Co. ....ditto,.....6	//	.....	186	19	2
		9th, Wm. Stirling & Sons, .. Madder,.....6	//	159 // 19 // 8			
		Ditto, ...Ashes,.....4	//	114 // 9 // 8	274	9	4
		11th, H. Houldsworth & Co. Cotton,.....4	13	.....	294	12	2
		15th, John Cochran,.....Cotton Yarn, ...6	//	.....	126	8	6
		25th, Robert Easton, ...ditto,.....6	14	.....	137	11	8
					1175	14	2
		Deduct for odd pence retained by J. Kingan from his Bill received 8th, ...		.....	//	//	4
					1157	13	10

GLASGOW, *April*, 1817.

			Pa				
9	13	SUNDRIES *Drs. to Peter Wood.*					
		For amount of Invoice of 50 Bales Cotton, shipped by him, per the Fanny, Ker, from New-York, which is ordered in company with J. Buchanan, and T. Dunlop, each D. B.	13				
	10	JOHN BUCHANAN, ... his one third, ...	..	.....	430	5	4
	10	THOMAS DUNLOP, ... his one third, ...	..	.....	430	5	4
	14	COTTON IN CO. ..... my one third, ...	..	.....	430	5	4
					1290	16	//
9	14	COTTON IN CO. *Dr. to Insurance.*					
	8	For the premium of 50 Bales, per Fanny, £1350, at 3 Guineas per Cent, Policy 77s. to return 1½ per Cent for convoy and arrival; Commission 135s.	13	.....	53	2	6
9	8	INSURANCE *Dr. to Tontine Insurance Company.*					
	9	For the Premium and Policy on the above, ...		.....	46	7	6
13	12	WILLIAM TATE & CO. *Dr. to Goods.*					
	6	For Net proceeds of the Sales of the Goods consigned them by the Jessie in March, due in 3 months,	13	.....	445	4	//
30	13	RICHARD CONDER *Dr. to Sundries.*					
		For his Draft on Kennedy, London, due the 26th, returned with Protest and Expenses, for Non-payment,	14				
	12	To STRANGE, DASHWOOD, & CO. for the above, ...		242 // 8 // 5			
	8	To PROFIT AND LOSS, ... for 20 ℔ Cent. on the principal, as usual, for damages, the difference is		42 // 14 // 0			
					285	2	5
30	9	WILLIAM BOGLE & CO. *Dr. to Goods.*					
	6	For average loss on 12 casks Madder, insured by them, ℔ the Charlotte, £455. @ £2 // 11*s*. ℔ Cent.	14	.....	11	11	//
8	10	WILLIAM ARNOT *Dr. to Profit and Loss.*					
	8	For Interest due by him, included in Bill taken for his accommodation,	14	.....	2	1	6
11	8	PROFIT AND LOSS *Dr. to John Howie & Co.*					
	10	For difference of Interest, due them, included in Bills exchanged this day,	14	.....	//	12	6

GLASGOW, *May*, 1817.

	1	CASH *Dr. to Sundries.*				
		Received this month.				
4	6	To GOODS, received for Cotton Yarn, ℔ D. B.	29 // 1 // 0			
		recd. 15th Drawback on Goods, by the Triton, ...	56//11 // 9	85	12	9
//	12	To STRANGE, DASHWOOD, & Co. for my dft. fav. Drinkwater, No. 213, due 7th July,	377 // 1 // 6			
		8th.....ditto,.....218, Smith & Gray, 11th July.	470 // 9 // 0	847	10	6
//	1	To ROYAL BANK, ℔ order, £300. 24th £390.....	.....	690	//	//
6	5	To SALES, received from Robert Easton, in full, ...	137//11 // 8			
		// ditto, John Cochran, ...	63//10 // 1			
		// ditto, Penman & Brown, in part, ...	63 // 0 // 0	264	1	9
7	2	To BILLS RECEIVABLE, discd. No. 182, W. Stirling & Sons, due 6th Aug.	241 // 3 // 0			
		// discd. No. 195, Kibble, Forster, & Co.....	267//15 // 2			
		14th ditto, ...184, Todd & Shortridge,.....12,	117 // 5 // 2			
		// ditto, ...185, Watson, Arthur, & Co.....14,	98 // 2 // 4	724	5	8
8	12	To W. TATE & Co. for my dft on them, No 207, due 7th July,..	.....	445	4	//
//	13	To MAYNE & ROWLEY, for their dft. on Boldero & Co. No. 217, due 14th Aug.	.....	355	19	//
10	1	To THISTLE BANK, ℔ order, £160. 15th £300.	.....	460	//	//
22	13	To RICHARD CONDER, for his dft. on Lees, No. 222, due Aug. 28,	.....	418	18	10
25	14	To HOLFORD, RUCKER, & Co. their dft. on *Noi du Fay*, No. 223, due 13th July,	.....	263	17	//
31	9	To ORD & DOW, received dividend of 8/. ℔ £. on £212 // 6, being the last,	.....	84	18	5
				4640	7	11
	1	SUNDRIES, *Drs. to Cash.*				
		Paid this month.				
4	12	STRANGE, DASHWOOD, & Co. remd. them dft. on Downe & Co. 18th June,	245 // 0 // 0			
		15th remd. them dft. on Esdaile, 23d May,.....	289//13 // 0	534	13	//
//	6	GOODS,....paid for Cotton Yarn, as ℔ Bill of Par. this day,....	66//15//10			
		10th paid John Cochran for error in ditto, 15th Apr. ..	0//10 // 0			
		14 paid Duty, Freight, and Charges, on 100 bar. Ashes ℔ Nancy,	73//10 // 3			
		25 paid Carriage of a Bale Yarn from Manchester,....	3//16 // 6	144	12	7
//	11	PETER DRINKWATER, remd. him dft. on Strange & Co. No. 213,	.....	377	1	6
6	8	CHARGES, taken for petty Charges, ...	20 // 0 // 0			
		15th paid half a year's rent of Warehouse, &c.	47//10 // 0			
		// taken for petty Charges, ...	15 // 0 // 0	82	10	//
//	1	THISTLE BANK, ℔ rect. £260. 8th £290. 14th £140. 31st £80,	.....	770	//	//
7	5	PURCHASES, paid Tho. Shiels & Co. in full B. P. Apr. 12 & 20,	281//10 // 3			
		paid John M'Fee & Co. in full, ...15,	159//18 // 6	441	8	9
8	4	BILLS PAYABLE, remd. to London to pay No. 82, Scruton & Campbell, due 11th,	302//13 // 6			
		24th ditto, No. 83, Mayne & Rowley, due 27th, ...	385 // 8//11	688	2	5
//	1	ROYAL BANK, ℔ rect. £400. 22d £380. 25th £260.	.....	1040	//	//
10	14	COTTON in Co. paid duty, freight, and charges, on 50 bales, ℔ Fanny,	.....	172	12	3
11	12	SCRUTON & CAMPBELL, remd. them Mayne & Co's. dft on Boldero, No. 217,	.....	355	19	//
22	7	HOUSE EXPENSES, ...	.....	35	11	//
31	8	PROFIT and LOSS, diffce. betwixt disc. given and received this mo	.....	8	16	//
				4651	6	6

GLASGOW, May, 1817.

	3	BILLS RECEIVABLE *Dr. to Sales.*					
		For the following Bills received this month.					
	5	4th James Denny & Co. ..... No. 214, due Nov. 9,		186 // 19 // 2			
		6 William Stirling & Sons, ... 215, ... 10,		159 // 19 // 8			
		Ditto, ... 216, .. Aug. 12,		114 // 9 // 8			
		10 Penman & Brown on Orr & Denny, 219, .. Nov. 10,		92 // 13 // 4			
		H. Houldsworth & Co. ..... 220, .. Aug. 14,		294 // 12 // 2			
		13 John Cochran, ... 221, .. Nov. 11,		126 // 8 // 6			
					975	2	6
	4	SUNDRIES *Drs. to Bills Payable.*					
		For the following Bills accepted this month.					
8	5	PURCHASES, Dalgleish & Frame, ... No. 89, due Nov. 11,		496 // 10 // 6			
		11th Thomas Bissland & Co. ..... 92, ... 10,		72 // 9 // 0			
					568	19	6
//	13	PETER WOOD, payable to J. & R. Ritchie, ... 90, .. July 10,		.....	495	15	//
11	12	SCRUTON & CAMPBELL, their order in London, 91, .. Aug. 7,		.....	186	7	//
					1251	1	6
	6	GOODS *Dr. to Sundries.*					
		For the Amount bought this month.					
		P. B.	Pa				
3	12	To SCRUTON & CAMPBELL, 12 Casks Madder, ℔ Charlotte, ..	10	.....	447	12	//
6	13	To RICHARD CONDER, ... 100 .... Ashes, .. ℔ Nancy, ...	11	.....	398	7	3
3	5	To PURCHASES, Rothsay Spinning Co. Cotton Yarn, ...	//	266 // 9 // 6			
		5th Dalgleish & Frame, Printed Goods, ...	//	241 // 11 // 2			
		10 Orhart, White, & Co. White Cambrics, ...	//	183 // 18 // 0			
		12 Alex. Bryce & Co. Printed Goods, ...	//	141 // 13 // 10			
		14 .... Ditto, ... Ditto, ...	12	197 // 13 // 5			
		12 Brunton & Ballantine, Saddlery, ...	//	83 // 10 // 2			
					1114	16	1
					1960	15	4
	8	INSURANCE *Dr. to Sundries.*					
		For the following effected this month.					
		D. B.					
3	11	To WILLIAM RAINEY, Prem. on £850. @ 2 guin. ℔ Cent. on goods by the Dolphin, M'Lean, for Hamburgh, Policy 49/6, Comm° 85/.	15	.....	24	11	6
//	9	To WILLIAM BOGLE & Co. Prem. on £235. @ 2 guin. ℔ Cent. and Policy 16/6, on goods, as above, ...	15	.....	5	15	2
24	9	To TONTINE INSURANCE Co. Prem. on £905. @ 2 ℔ Cent. on goods by the Betsey, Lucas, for New York, and Policy 55/.	17	.....	20	17	//
					51	3	8

GLASGOW, May, 1817.

3 SUNDRIES *Drs. to Sundries.*

For Goods shipped on board the Dolphin, M'Lean, for Hamburgh, as per Invoices, dated this day.

		Page I. B.	Goods with Commº	Charges.	Insurance with Commᶜ			
	——*Drs.*——							
15	HENRY SMITH,	6	222 // 7 // 6	2//11 // 6	6//18 // 8	231	17	8
14	ADVENTURE to HAMBURGH in Co. with W. Rainey, my half,	5	823//11 // 6	3//13 // 6	24//11 // 6	425	18	3
11	WILLIAM RAINEY, his half,	5				425	18	3
	——*Crs.*——							
6	GOODS,		1045//19 // 0					
8	CHARGES,			6 // 5 // 0				
8	INSURANCE,				31//10 // 2			
						1083	14	2

24 SUNDRIES *Drs. to Sundries.*

For Goods shipped by their order, and for their account, on board the Betsey, Levi Lucas, for New York, as per Invoices, dated this day.

		Page I. B.	Goods with Commº	Charges.	Insurance with Commᶜ			
	——*Drs.*——							
13	MAYNE & ROWLEY,	6	265//10//11	6 // 2 // 8	7//16 // 6	279	10	1
13	RICHARD CONDER,	7	276//14 // 4	2 // 3 // 2	7//19 // 0	286	16	6
13	JOSEPH TAYLOR & SONS,	7	327 // 5 // 6	3 // 9 // 3	9//12 // 0	340	6	9
	——*Crs.*——							
6	GOODS,		869//10 // 9					
8	CHARGES,			11//15 // 1				
8	INSURANCE,				25 // 7 // 6			
						906	13	4

——SUNDRIES *Drs.*——

For Return of Prem. for convoy and arrival of the following Vessels.

			Page D. B.				
4 9	TONTINE INSURANCE Co. on £1350. @ 1½ ℔ Cent. ℔ Fanny.	16	20 // 5 // 0				
9 9	WILLIAM BOGLE & Co. 410. ℔ Nancy,	//	6 // 3 // 0				
	——*Crs.*——			26	8	//	
14	COTTON IN Co. ℔ Fanny,		20 // 5 // 0				
6	GOODS. Ashes, ℔ Nancy,		6 // 3 // 0				
				26	8	//	

GLASGOW, *May*, 1817.

			Pa				
	5	SALES *Dr. to Sundries.*					
		For Amount sold this month. D. B.					
	6	To SALES on COMMISSION, viz.					
		2d John Howie & Co.....B. H.....Yarn, Bill at 6 mos.	15	95 // 6 // 6			
		3 James Denny & Co... B. H.....Ditto, ...	//	143//15 // 0			
		4 Kibble, Forster, & Co. G. B. Cossaes, ...	//	303 // 6 // 8			
		8 Watson, Arthur, & Co. T. M. Ditto, ...70 // 0 // 0	16				
		G. B. Shawl Cloths, 92//10 // 0	//				
				162//10 // 0			
		13th Nimmo & Bell, S. & T. Cotton Yarn, ...	//	90//12//11			
		22 William Ferguson, B. H...Ditto, ..5 ℔ Cnt. for Cash	17	45 // 3 // 9			
				840//14//10			
		Guaranteed as under.					
		2d William Arnot,.....Cotton Yarn, Bill at 6 mos.	15	67 // 1 // 8			
		3 James Denny & Co. .....Ditto, ...	//	63 // 3 // 7			
		9 D. Johnson, Son, & Cree, ...Ditto, ...	16	157 // 3 // 0			
		24 Nimmo & Bell,.....Ditto, ...	17	69 // 1 // 8			
					1197	4	9
8	6	To GOODS, William Arnot .....Ditto, ...	15	25//16 // 4			
		8th John Kingan, ...Ditto, ...	16	32//15 // 0			
		9 D. Johnson, Son, & Cree, ..Ditto, ...	16	49 // 7 // 8			
		15 Dinwiddie & Paterson, ...Ditto, ...	17	32 // 8//10			
					140	7	10
18	14	To COTTON in Co...H. Houldsworth & Co. Bill at 4 mos. ..	//	808//17 // 8			
		22d Crombie & Carnegie,.....	//	357 // 5 // 6			
					1166	3	2
					2503	15	9
18	13	RICHARD CONDER *Dr. to Mayne & Rowley.*					
	13	For an error in his dft. on Lees & Co. received this day, being drawn for too much, and to be paid him by M. & R. on my account, ...	17	.....	10	//	//
31	8	PROFIT & LOSS *Dr. to Ord & Dow.*					
	9	For a Loss of 8/6, ℔ £ on £212/6, suffered by them, and discharged this day, ...	17	.....	90	4	7
	6	SALES on COMMISSION *Dr. to Sundries.*					
		For the Net Proceeds, &c. of the Sales this month.					
31	15	To WILLIAM WRIGHT,.....92 Bun. Yarn guar. due June 4,	1	.....	170	7	//
//	15	To THOMAS POLLOCK & Co...114....Ditto ..... Dec. 7,	1	.....	153	11	//
13	15	To SMITH & TOWNLEY,..... 30,...Ditto, not guar.....8,	2	85//13 // 9			
31	11	To BLACKEY, HARDISTY, & Co 200 ..Ditto, ...	3	276 // 5 // 4			
8	16	To THO. H. MARSHALL,..... 50 Pcs. Cossaes, ...	2	66//14 // 0			
31	16	To GORDON, BARRON, & Co. 200 ..Ditto, and ..... } 100 ..Shawl Cloths,..... }	2	381 // 4 // 0			
					809	17	1
//	8	To CHARGES.—For Carriages, Postages, Porterages, &c.....	..	.....	15	13	8
					1149	8	9

GLASGOW, *June*, 1817.

	1	CASH *Dr. to Sundries.*				
		Received this month.				
4	1	To ROYAL BANK, ℔ order,	190 // 0 // 0			
		12th, ditto,	160 // 0 // 0			
		25 ditto,	800 // 0 // 0			
				1150	//	//
	2	To BILLS RECEIVABLE, disct. No. 216, W. Stirling & Sons, due 12 Aug.	114 // 9 // 8			
		// ditto, 220, H. Houldsworth & Co. 14	294 // 12 // 2			
		21st, rec. Payment, 196, Watson, Arthur, & Co.	129 // 2 // 8			
				538	4	6
7	13	To RICHARD CONDER, for his dft. on Goldsmid, No. 226, due 14 July		285	2	5
//	12	To STRANGE, DASHWOOD, & Co. my draft on them, 227, 7 Aug.	170 // 7 // 0			
		// ditto, ditto, 228, 10 Sept.	346 // 16 // 0			
				517	3	//
12	6	To GOODS, received Bounty, ℔ Triton,		23	8	//
//	5	To PURCHASES, received Balance betwixt Bill and Account, from Orhart & Co.		12	15	6
24	6	To SALES ON COMMISSION, received for Smith & Townley's Yarn,		39	5	7
//	1	To THISTLE BANK, ℔ order,		420	//	//
30	8	To CHARGES, Balance of petty Charges in hand,		2	10	4
//	8	To PROFIT AND LOSS, for difference betwixt Sundries allowed and given this month,		34	17	6
				3023	6	10
	1	SUNDRIES *Drs. to Cash.*				
		Paid this month.				
4	12	STRANGE, DASHWOOD, & Co. remitted them draft on Downe, due 22 July,	200 // 0 // 0			
		7th, ditto, Goldsmid, 14	285 // 2 // 5			
				485	2	5
//	5	PURCHASES, paid Alex. Bryce & Co. in full Bill of Par. 15 April,	248 // 15 // 2			
		// ditto, Dalgleish & Frame, 26	158 // 9 // 10			
		7th, ditto, Rothsay Spinning Co. 3 May,	266 // 9 // 6			
				673	14	6
7	15	WILLIAM WRIGHT, remitted him draft on Strange & Co. due 7 Aug. No. 227,		170	7	//
//	1	THISTLE BANK, ℔ receipt,	80 // 0 // 0			
		21st, ditto,	130 // 0 // 0			
				210	//	//
9	8	CHARGES, taken for petty Charges,	5 // 0 // 0			
		30th, paid R. Strong Wages to this date,	6 // 12 // 0			
				11	12	//
12	4	BILLS PAYABLE, paid No. 79, Michael Watson,	134 // 5 // 10			
		25th paid 86, W. Gillespie & Co. on discount,	245 // 19 // 3			
		// paid 88, Rothsay Spinning Co. ditto,	1007 // 12 // 6			
				1387	17	7
//	7	JAMES IRVINE, my Clerk,		20	10	//
//	7	HOUSE EXPENSES,		39	14	//
30	8	PROFIT AND LOSS, lost a Note, value		10	//	//
				3008	17	6

GLASGOW, *June*, 1817.

	3	BILLS RECEIVABLE *Dr. to Sundries.*					
		For the Bills received this month.					
		B. B.	*Pa*				
	5	To SALES, viz. William Arnot, No. 224, on J. Murphy, due Dec. 8,		92//18//0			
		// James Denny & Co...225, own Note ...., //		63//3//7			
		8th, H. Houldsworth & Co. 229, ...Sept. 21,		808//17//8			
		10, Crombie & Carnegie, 231, ...25,		357//5//6			
		15, D. Johnson, Son, & Cree 232, ...Dec. 18,		206//10//8			
		D. B.	18				
		5th J. Denny & Co. fav. Blackey, Hardisty, & Co. due Dec. 9.		143//15//0			
		6, J. Howie & Co. // .....ditto, ...9,		95//6//6			
		7, Kibble, Forster, & Co. fav. Gordon, Barron, & Co 5,		303//6//8			
		// Watson, Arthur, & Co. // .....ditto,....9,		92//10//0			
		// Ditto,..... // T. H. Marshall,.... //		70//0//0			
		10, Nimmo & Bell, ... // Smith & Townley,.. 8,		90//12//11			
					2324	6	6
10	13	To Jos. TAYLOR & SONS, No. 230, J. M'Call, on Allan & Smith, Oct. 13,		.....	326	7	3
					2650	13	9
	3	SUNDRIES *Drs. to Bills Receivable.*					
		For Bills drawn in favour of, and remitted, also for Bills indorsed this month					
6	11	BLACKEY, HARDISTY & CO. remd. them, J. Howie & Co. accept. as above,		95//6//6			
		ditto,....J. Denny & Co..... //		143//15//0	239	1	6
7	16	GORDON, BARRON, & CO. ditto,....Kibble, Forster, & Co //		303//6//8			
		ditto,....Watson, Arthur, & Co //		92//10//0	395	16	8
//	16	THOMAS H. MARSHALL, ditto,.....ditto,..... //		.....	70	//	//
10	15	SMITH & TOWNLEY, ..ditto,....Nimmo & Bell,.... //		.....	90	12	11
12	5	PURCHASES, indorsed Orhart, White, & Co. No. 208, due 11 Sept.		.....	196	13	6
					992	4	7
	4	SUNDRIES *Drs. to Bills Payable.*					
		For the Bills accepted this month.					
6	15	THOMAS POLLOCK & CO. .....No. 93.....due Dec. 7,		.....	153	11	//
//	5	PURCHASES,....Thomas Shiels & Co. 49, ... Sept. 7,		.....	273	17	6
					427	8	6
10	12	WILLIAM TATE & CO. *Dr. to Goods.*					
	6	For the Net-proceeds of the Sales for last month, due in 6 months, as ☞ D. B.	18	.....	187	15	//
		And they advise that they have put the remainder (being Box, No. 5,) of the consignment into the hands of Stirling & Co. as desired, amount, £165:12:3					
10	9	WILLIAM BOGLE & CO. *Dr. to Jos. Taylor & Sons.*					
	13	For the premium of Insurance on Goods, per the Triton, Campbell, for Philadelphia, Ship and Cargo being lost, and which is settled with the Underwriters this day, ...per D. B.	19	.....	8	12	9

GLASGOW, *June*, 1817.

	5	SALES *Dr. to Sundries.* For Amount sold this month.	Pa				
		D. B.					
1	6	To GOODS, viz. Michael Watson, ...20 barrels Ashes, ...	18	103 // 7 // 2			
		3d, Todd & Shortridge, ..97 pieces Muslins, ...	//	129 // 2 // 6			
		7, Kibble, Forster, & Co. 4 casks Mad. 144 // 2 // 0	//				
		// Ditto, ...20 // Ashes, 87 // 2 // 6	//				
			..	231 // 4 // 6			
		10, Watson, Arthur, & Co. 14 casks Ashes, ...	//	61 // 15 // 0			
		12, William Stirling & Sons, 30 ....do... 142 // 12 // 1	//				
		24th, Ditto, ...20 ....do... 93 // 3 // 0	20				
			..	235 // 15 // 1			
		16, William Gillespie & Co. 1...Madder, 36 // 10 // 5	19				
		24th, Ditto, ... 3 ....do... 129 // 18 // 4	20				
			..	166 // 8 // 9			
		17, John Cochran, ...40lb. Cotn. Yn. 17 // 1 // 8	19				
		19th, Ditto, ...60 ....do... 27 // 19 // 2	//				
			..	45 // 0 // 10			
		25, Dinwiddie & Paterson, 50 ....do.	20	22 // 3 // 9			
		27, William Simpson, ...40 .. .do.	//	10 // 19 // 6			
					1005	17	1
16	6	To SALES ON COM. Kibble, Forster, & Co. } 50 ps. Cossaes, 64 // 3 // 4					
		T. M. 18th, Ditto, M. & Co. } 302 // Muslins, 302 // 0 // 0	19				
		100 // Shawls, 108 // 0 // 0	//				
			..	474 // 3 // 4			
		19, Dinwiddie & Paterson, S. T. 13 bun. Cotton Yarn,	//	39 // 0 // 9			
		// Penman & Brown, ...56 // do.....	//	83 // 3 // 9			
					596	7	10
18	14	To COTTON IN CO. Rothsay Spinning Co 10 bales Demerary, ...	19	296 // 4 // 0			
		24th, Thomas Bissland & Co. 10 // Pernam?	20	221 // 3 // 6			
					517	7	6
					2119	12	5
16	6	GOODS *Dr. to Sundries.*					
	15	To WILLIAM WRIGHT, ...for Net proceeds of 28 bundles Cotton Yarn taken to Account to finish his Sales, to be remitted for 4th July, ...	19	51 // 1 // 0			
	8	To CHARGRS, ...for Postage, &c.	..	0 // 1 // 4			
					51	2	4
20	14	ROACK & CO. *Dr. to Sundries.* For the Net proceeds of the Sales of part of our joint Adventure by the Dolphin, to be remitted for next month,					
	14	To ADVENTURE TO HAMBURGH IN CO.....my Half, ...	19	253 // 8 // 0			
	11	To WILLIAM RAINEY, ...his Half, ...	..	253 // 8 // 0			
					506	16	//
20	8	PROFIT AND LOSS *Dr. to Adventure to Hamburgh in Co.*					
	14	For my half of the loss on that Account in the above Sales, ...	..	.....	60	17	10

GLASGOW, *June*, 1817.

27	10	JOHN HOWIE & Co. *Dr. to Sundries.*					
		D. B.					
	2	To BILLS RECEIVABLE, ... for No. 205, being their indorsation on John Brown, due this day, not paid, ...	20	246 // 18 // 0			
	8	To CHARGES, ...for protesting ditto, ...	..	0 // 3 // 0	247	1	0
30	14	COTTON IN Co. *Dr. to Sundries.*					
		For Net proceeds, &c. of the Sales closed this day. S. B.	6				
	8	To CHARGES, ...for additional charges, ...	..	.....	5	1	4
	10	To JOHN BUCHANAN.....his one-third, ...	..	.....	476	19	3
	10	To THOMAS DUNLOP, ...his one-third, ...	..	.....	476	19	3
					958	19	10
	6	SALES ON COMMISSION *Dr. to Sundries.*					
		For the Net proceeds, &c. of the Sales this month. S. B					
16	16	To THOMAS H. MARSHALL, ...50 pieces Cossaes not guar.	4	.....	62	7	7
30	16	To MARSHALL, STEWART, & BLACK 310 ditto Muslins, ...	4	.....	395	2	3
//	15	To SMITH & TOWNLEY, ... 13 bun. Cotton Yarn, part Cash.	5	.....	76	3	3
19	15	To THOMAS POLLOCK & Co. .....56 do. do. guar. due 7 Jan.	5	.....	79	//	7
30	8	To CHARGES, ...for Carriages, Postages, Stamp Bills, &c. ..	..	.....	6	19	6
					619	13	2
30	7	DEBENTURES *Dr. to Goods.*					
		D. B.					
	6	For the Drawback on Goods by the Dolphin, owing at the Custom-house here	..	.....	84	18	7
30	8	PROFIT & LOSS *Dr. to Strange, Dashwood, & Co.*					
		D. B.					
	12	For Commission, Interest, and Postages, due them on Cash Account to this date, ...	20	.....	18	4	//
30	8	SUNDRIES *Drs. to Profit and Loss.*					
		D. B.	20				
		For Interest due by the following:					
	1	ROYAL BANK, ...	..	.....	19	2	7
	1	THISTLE BANK, ...	..	.....	18	2	7
					37	5	2
30	8	CHARGES *Dr. to James Irvine.*					
		D. B.					
	7	For Six Months' Salary due him, ...	..	.....	35	//	//

GLASGOW, *June*, 1817.

30	8	PROFIT & LOSS, *Dr. to Sundries.*				
		To close the following Accounts.				
	7	To *House Expenses*,		128	10	//
	8	To *Charges*,		168	5	2
				296	15	2
30	8	SUNDRIES *Drs. to Profit & Loss.*				
		For Gain on the following Accounts.				
		Goods,		745	3	1
		Sales on Commission,		63	16	3
		Insurance,		22	6	6
		Cotton in Co. my One-third,		88	15	9
				920	1	7
30	8	PROFIT & LOSS *Dr. to Stock.*				
		For the Amount of my Gain for the last six Months.		404	//	5
	1					
30	16	BALANCE *Dr. to Sundries.*				
		For closing all those Accounts that Balance in my favour.				
	1	To *Cash*,		10	11	//
	1	To *Royal Bank*,		474	2	7
	1	To *Thistle Bank*,		628	2	7
	3	To *Bills Receivable*,		4063	15	11
	5	To *Sales*, . . For the following, Sold for Bills, or Cash not yet collected, viz				
		Dinwiddie & Paterson,	122//12 // 0			
		John Kingan,	32//15 // 0			
		William Ferguson,	45 // 3 // 9			
		Nimmo & Bell,	69 // 1 // 8			
		Michael Watson,	103 // 7 // 2			
		Todd & Shortridge,	129 // 2 // 6			
		Watson, Arthur, & Co.	61//15 // 0			
		Rothsay Spinning Co.	296 // 4 // 0			
		Penman & Brown,	83 // 3 // 9			
		Thomas Bissland & Co,	221 // 3 // 6			
		William Simpson,	10//19 // 6			
		John Cochran,	45 // 0//10			
		William Gillespie & Co.	166 // 8 // 9			
		William Stirling & Sons,	235//15 // 1			
		Kibble, Forster, & Co.	705 // 7//10			
				2328	//	4
		Continued,		7504	12	5

GLASGOW, June, 1817.

30	16	BALANCE *Dr. to Sundries.* Continued,	.....	7504	12	5
	6	To *Goods* on hand,	611 // 12 // 1			
		With Stirling & Co. London, to sell on my account, (See page 20.)	165 // 12 // 3			
				777	4	4
	7	To *Furniture,*	.	80	2	//
	7	To *Debentures,*	..	84	18	7
	7	To *James Irvine,*	..	3	//	//
	10	To *John Howie & Co.*	..	247	1	//
	11	To *William Rainey,*	..	147	18	9
	12	To *William Tate & Co.*	..	187	15	//
	13	To *Richard Conder,*	..	403	4	3
	13	To *Mayne & Rowley,*	..	269	10	1
	13	To *Joseph Taylor & Sons,*	..	337	15	5
	14	To *Holford, Rucker, & Co.*	..	94	//	//
	14	To *Adventure to Hamburgh,* in Co. with W. Rainey, my Half.	..	111	12	5
	14	To *Roack & Co.*	..	506	16	//
	15	To *Henry Smith,*	..	231	17	8
	16	To *Gordon, Barron, & Co.*	..	14	12	8
				11002	//	7
30	16	SUNDRIES *Drs. to Balance.*				
		For closing all those Accounts where the Balances are against me.				
	4	*Bills Payable,*	..	2952	14	//
	5	*Purchases.* For the following purchased for bills, or cash not yet settled, viz				
		Dalgleish & Frame,	241 // 11 // 2			
		Alexander Bryce & Co.	339 // 7 // 3			
		Brunton & Ballantine,	83 // 10 // 2			
				664	8	7
	9	*William Bogle & Co*	..	62	17	2
	9	*Tontine Insurance Co.*	..	46	19	6
	10	*John Buchanan,*	..	46	13	11
	10	*Thomas Dunlop,*	..	46	13	11
	11	*Blackey, Hardisty, & Co.*	..	37	3	10
	12	*Strange, Dashwood, & Co.*	..	1202	7	9
	12	*Scruton & Campbell,*	..	447	12	//
	13	*Peter Wood,*	..	795	1	//
	15	*William Wright,*	..	51	1	//
	15	*Smith & Townley,*	..	71	4	1
	15	*Thomas Pollock & Co.*	..	79	//	7
	16	*Thomas H. Marshall,*	..	59	1	7
	16	*Marshall, Stewart, & Black,*	..	395	2	3
	8	*Profit and Loss,* to remain at the Credit of that Account, to make good the Debts, being the amount of the probable loss,	..	140	12	6
	1	STOCK,	..	3903	6	11
				11002	//	7

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Dr. STOCK. Cr.

1817								1817							
Jan.	1	To Sundries,	2	3387	13	4		Jan.	1	By Sundries,	1	6886	19	10
June	30	To *Balance*, Capital,	24	3903	6	11		June	30	By *Profit and Loss*, Gain,	23	404	"	5
				7291	"	3						7291	"	3

Dr. CASH. Cr.

Jan.	1	To Stock,	1	32	10	2	Jan.	31	By Sundries,	3	1746	14	"
	31	To Sundries,	2	1721	15	11	Feb.	28	By Ditto,	5	2578	15	10
Feb.	28	To Ditto,	5	2583	19	9	Mar.	31	By Ditto,	8	2538	2	9
Mar.	31	To Ditto,	8	2692	2	8	Apr.	30	By Ditto,	11	2706	5	2
Apr.	30	To Ditto,	11	2546	9	6	May	31	By Ditto,	15	4651	6	6
May	31	To Ditto,	15	4640	7	11	June	30	By Ditto,	19	3008	17	6
June	30	To Ditto,	19	3023	6	10		"	By *Balance*,	23	10	11	"
				17240	12	9					17240	12	9

Dr. ROYAL BANK. Cr.

Jan.	31	To Cash,	3	676	12	"	Jan.	1	By Stock,	2	156	12	"
Feb.	28	To Ditto,	5	1000	"	"		31	By Cash,	"	340	"	"
Mar.	31	To Ditto,	8	965	"	"	Feb.	28	By Ditto,	5	390	"	"
Apr.	30	To Ditto,	11	550	"	"	Mar.	20	By Ditto,	8	140	"	"
May	31	To Ditto,	15	1040	"	"	Apr.	30	By Ditto,	11	910	"	"
June	30	To *Profit and Loss*, int.	19	19	2	7	May	31	By Ditto,	15	690	"	"
							June	30	By Ditto,	19	1150	"	"
								"	By *Balance*,	23	474	2	7
				4250	14	7					4250	14	7

Dr. THISTLE BANK. Cr.

Jan.	1	To Stock,	1	1022	7	4	Jan.	2	By Cash,	2	172	7	4
	31	To Cash,	3	310	"	"	Feb.	28	By Ditto,	5	320	"	"
Feb.	14	To Ditto,	5	120	"	"	Mar.	25	By Ditto,	8	230	"	"
Mar.	31	To Ditto,	8	390	"	"	Apr.	30	By Ditto,	11	610	"	"
May	31	To Ditto,	15	770	"	"	May	31	By Ditto,	15	460	"	"
June	30	To Ditto,	19	210	"	"	June	24	By Ditto,	19	420	"	"
		To *Profit and Loss*, int.	22	18	2	7		30	By *Balance*,	23	628	2	7
				2840	9	11					2840	9	11

Dr. BILLS RECEIVABLE. Cr.

1817		Received by me.	Jour.	No.	When due	Sum.			Monthly Amounts.			1817		Payments Received.	Fol.	Sum.		
Jan.	1	To STOCK, as under, ...	Fol. 1															
		Hugh Glen & Co.		157	Jan. 6	289	10	7				Jan.	5	By Cash,	2	289	10	7
		Nimmo & Bell,		159	Feb. 22	145	11	8				Feb.	22	By Nimmo & Co	7	145	11	8
		Ord & Dow,		163	Mar. 26	212	6	0				Jan.	8	By Cash,	2	212	6	0
		Wm. Simpson,		164	April 15	196	5	0					22	By Ditto,	..	196	5	0
		James Denny & Co.		165	 25	234	12	6				Feb.	12	By Ditto,	5	234	12	6
		Wm. Stirling & Sons,		170	May 7	410	7	10						By Ditto,	..	410	7	10
		P. & J. Macadam,		171	June 14	368	4	9				Mar.	26	By Ditto,	8	368	4	9
		Watson, Arthur, & Co.		172	 11	353	18	0						By Ditto,	..	353	18	0
						—	—	—	2210	16	4							
	31	To SUNDRIES this month,	Fol. 3															
		To SALES. T. Bissland & Co.		173	April 26	163	4	8				Feb.	19	By Cash,	5	163	4	8
		D. Johnson, Son, & Cree,		174	July 8	95	6	0										
		William Arnot,		175	April 8	145	10	0				Jan.	8	By Ditto,	2	145	10	0
		John Howie & Co.		176	May 10	110	4	0				Feb.	19	By Ditto,	5	110	4	0
		Campbell, Dale, & Co.		178	July 4	126	14	0										
		William Gillespie & Co.		179	June 8	240	15	6				Mar.	19	By Ditto,	8	240	15	6
		John Cochran,		181	May 14	264	0	9					5	By Ditto,	..	264	0	9
						—	—	—	1145	14	11							
		To ROB. WILSON & Co.		180	April 10	.....			172	9	10	Feb.	12	By Ditto,	5	172	9	10
Feb.	28	To SALES this month,	Fol. 6															
		Wm. Stirling & Sons,		182	Aug. 6	241	3	0				May	7	By Cash,	15	241	3	0
		Campbell, Dale, & Co.		183	July 9	246	19	0										
		Todd & Shortridge,		184	Aug. 12	117	5	2				May	14	By Ditto,	15	117	5	2
		Watson, Arthur, & Co.		185	 14	98	2	4						By Ditto,	..	98	2	4
		William Simpson,		186	July 19	189	4	0				Apr.	23	By Ditto,	11	189	4	0
		Tho. Bissland & Co.		187	May 18	114	3	0				Feb.	19	By Ditto,	5	114	3	0
		Ditto,		188	 28	236	18	6				Mar.	12	By Ditto,	8	236	18	6
		John Pattison & Co.		189	 31	204	13	4					5	By Ditto,	..	204	13	4
						—	—	—	1448	8	4							
Mar.	31	To SUNDRIES this month,	Fol. 9															
		To SALES. Wm. Gillespie & Co		192	Sep t 10	153	19	9										
		Crombie & Carnegie,		193	June 4	136	17	5				Mar.	19	By Cash,	8	136	17	5
		Wm. Simpson,		194	Sept. 9	86	6	6										
		Kibble, Forster, & Co.		195	Aug. 6	267	15	2				May	7	By Cash,	15	267	15	2
		Watson, Arthur, & Co.		196	June 21	129	2	8				June	21	By Ditto,	19	129	2	8
						—	—	—	774	1	6							
		To NIMMO & BELL,		198	July 9	37	2	3										
		Ditto,		199	Sept. 9	56	3	0										
		Ditto,		200	Dec. 9	56	16	9										
						—	—	—	150	2	0							
Apr.	30	To SUNDRIES this month,	Fol. 12															
		To SALES. John Kingan,		202	Oct. 9	196	11	0										
		Penman & Brown,		203	 8	137	13	7				June	12	By Purchases,	20	196	13	6
		Todd & Shortridge,		208	Sept. 11	196	13	6				Apr.	16	By Purchases,	12	114	1	6
		Crombie & Carnegie,		209	July 11	114	1	6										
		Kibble, Forster, & Co.		210	Oct. 13	166	9	3				Apr.	16	By Purchases,	12	480	18	9
		H. Houldsworth & Co.		211	July 15	480	18	9										
		D. Johnson, Son, & Cree,		212	Oct. 11	282	11	6										
						—	—	—	1574	19	1	Apr.	23	By Cash,	11	147	11	6
		To WILLIAM ARNOT,		201	July 11	.....			147	11	6	June	27	By Howie & Co	22	246	18	0
		To JOHN HOWIE & Co.		205	June 27	246	18	0				Apr.	23	By Cash,	11	123	16	0
		Ditto,		206	July 8	123	16	0										
						—	—	—	370	14	0			Carried Forw.		6352	4	11
		Carried Forward,							7994	17	6							

Dr. BILLS RECEIVABLE. Cr.

1817		Received by me. Jour.	No.	Whendue		Sum.			Monthly Amounts.			1817		Payments Received	Fol.	Sum.		
		Brought Forward,	...	....	..	...	..	..	7994	17	6			Brought Forward		6352	4	11
May	31	To SALES this mo. . .Fol. 16. . . .																
		James Denny & Co.	214	Nov.	9	186	19	2										
		W. Stirling & Sons, ...	215	....	10	159	18	8										
		Ditto, ...	216	Aug.	12	114	9	8				June	4	By Cash, ...	19	114	9	8
		Penman & Brown, ...	219	Nov.	10	92	13	4										
		H. Houldsworth & Co.	220	Aug.	14	294	12	2				June	4	By Cash, ...	19	294	12	2
		John Cochran, ...	221	Nov.	11	126	8	6										
									975	2	6							
June	30	To SUNDRIES this mo. Fol. 20.																
		To SALES, W. Arnot, ...	224	Dec.	8	92	18	0										
		James Denny & Co.	225	....	..	63	3	7										
		H. Houldsworth & Co.....	229	Sep.	21	808	17	8										
		Crombie & Carnegie, ...	231	...	25	357	5	6										
		D. Johnson, Son, & Cree, ..	232	Dec.	18	206	10	8										
		James Denny & Co.....	...	....	9	143	15	0										
		John Howie & Co.	...	....	8	95	6	6				June	6	By Blackey & Co	20	143	15	0
		Kibble, Forster, & Co.....	...	....	5	303	6	8						By Ditto, ...	..	95	6	6
		Watson, Arthur, & Co.....	...	....	9	92	10	0					7	By Gordon & Co	..	303	6	8
		Ditto, ...	...	....	..	70	0	0						By Ditto, ...	..	92	10	0
		Nimmo & Bell, ...	...	....	8	90	12	11						By T. Marshall,	..	70	0	0
									2324	6	6		10	By Smith & Co.	..	90	12	11
		To JOS. TAYLOR & SONS, ...	230	Oct.	13	...	..	..	326	7	3		30	By *Balance*, ...	23	4063	15	11
									11620	13	9					11620	13	9

Dr. BILLS PAYABLE. Cr.

1817		Payments Made	Fol.	Sum.			1817		Accepted by me.	Jour.	No	When due		Sum.			Monthly Amounts.		
							Jan.	1	By STOCK, as follows,....	Fol. 2									
Jan.	2	To Cash,.....	3	195	11	10			Dunn, Smith, & Co.		57	Jan.	2	195	11	10			
Feb.	5	To ditto,.....	5	112	15	0			James Finlay & Co.		65	Feb.	5	112	15	0			
Jan.	25	To ditto,.....	3	178	4	6			James Handyside,.....		68	Jan.	26	178	4	6			
Feb.	21	To ditto,.....	5	210	13	0			Blackey, Hardisty, & Co. ...		71	Feb.	21	210	18	0			
Mar	20	To ditto,.....	8	184	16	8			Christie & Shaw,.....		74	Mar.	20	184	16	8			
	25	To ditto,.....		243	6	6			Dale & M'Intosh, ...		76		25	243	6	6			
																	1125	7	6
								31	By PURCHASES, ...	Fol. 3.									
									James Finlay & Co.		77	July	4	156	7	8			
Apr.	6	To Cash,.....	11	235	15	6			Michael Watson.		78	Apr.	7	235	15	6			
June	12	To ditto,.....	19	134	5	10			Ditto,.....		79	June	12	134	5	10			
Apr.	10	To ditto,.....	11	460	15	10			George Bowie & Co.		80	Apr.	10	460	15	10			
																	987	4	10
							Feb.	28	By SUNDRIES this month,..Fol. 6.										
									By PUR. Tho. Bissland & Co,..		81	Aug.	6	....	..	..			
May	8	To ditto,.....	15	302	13	6			By SCRUTON & CAMPBELL,....		82	May	11	....	..	..	124	10	8
	24	To ditto,.....		385	8	11			By MAYNE & ROWLEY, ...		83		27	....	..	..	302	13	6
							Mar.	31	By PURCHASES this mo. ..Fol. 9								385	8	11
									James Finlay & Co.		84	Sep.	10	129	0	0			
									William Stirling & Sons.....		85		10	492	19	2			
																	621	19	2
							Apr.	30	By SUNDRIES this mo. ..Fol. 12.										
June	25	To ditto,.....	19	245	19	3			By PUR. William Gillespie & Co		86	Oct.	9	245	19	3			
		To ditto,.....		1007	12	6			Rothsay Spinning Co.		88		13	1007	12	6			
																	1253	11	9
									By JOHN HOWIE & Co.		87	July	14	....	..	..			
							May	31	By SUNDRIES this mo. ..Fol. 16.								371	6	6
									By PUR. Dalgleish & Frame,...		89	Nov.	11	496	10	6			
									Tho. Bissland & Co..		92		10	72	9	0			
																	568	19	6
									By PETER WOOD, ...		90	July	10	....	..	..			
									By SCRUTON & CAMPBELL,....		91	Aug.	7	....	..	..	495	15	0
							June	30	By SUNDRIES this mo...Fol. 20.								186	7	0
									By THO. POLLOCK & Co..		23	Dec.	7	....	..	..	153	11	0
June	30	*To Balance.* ..	24	2952	14	0			By PUR. Tho. Shiels & Co.....		94	Sep.	7	....	..	..	273	17	6
				6850	12	10											6850	12	10

Dr. PURCHASES. Cr.

1817							1817						
Jan.	31	To Bills Payable, ...	3	987	4	10	Jan.	1	By Stock, ...	2	1267	14	10
Feb.	8	To Cash, ...	5	280	10	//		4	By Goods, ...	4	124	10	8
	4	To Bills Payable, ...	6	124	10	8	Feb.	28	By Ditto, ...	6	621	19	2
Mar.	11	To Ditto, ...	9	621	19	2	Mar.	31	By Ditto, ...	9	2364	2	5
Apr.	30	To Cash, ...	11	515	10	5	Apr.	30	By Ditto, ...	12	1691	10	9
	16	To Bills Receivable, ..	12	595	//	3	May	31	By Ditto, ...	16	1114	16	1
	30	To Bills Payable, ...	//	1253	11	9	June	12	By Cash, ...	19	12	15	6
May	7	To Cash, ...	15	441	8	9							
	31	To Bills Payable, ...	16	568	19	6							
June	30	To Cash, ...	19	673	14	6							
	12	To Bills Receivable, ..	20	195	13	6							
	6	To Bills Payable, ...	//	273	17	6							
	30	To *Balance*, ...	24	664	8	7							
				7197	9	5					7197	9	5

Dr. SALES. Cr.

Jan.	1	To Stock, ...	1	1463	6	2	Jan.	14	By Cash, ...	2	117	10	//
	31	To Goods, ...	4	1418	3	//		31	By Bills Receivable, ..	3	1145	14	11
Feb.	28	To Ditto, ...	7	1140	12	8	Feb.	14	By Cash, ...	5	113	19	6
Mar.	31	To Ditto, ...	10	1630	9	6		28	By Bills Receivable, ..	6	1448	8	4
Apr.	17	To Ditto, ...	13	//	2	//	Mar.	31	By Cash, ...	8	393	8	11
	30	To Ditto, ...	//	1175	13	10		//	By Bills Receivable, ..	9	774	1	6
May	31	To Sundries, ...	18	2503	15	9	Apr.	17	By Cash, ...	11	//	2	0
June	30	To Ditto, ...	21	2119	12	5		30	By Bills Receivable, ..	12	1574	19	1
							May	6	By Cash, ...	15	264	1	9
								31	By Bills Receivable, ..	16	975	2	6
							June	30	By Ditto, ...	20	2324	6	6
								//	By *Balance*, ...	23	2328	0	4
				11459	15	4					11459	15	4

Dr. GOODS.

1817			Ex. Goods Pieces	Ashes Casks	Madder. Casks	Cotn. Bags.	Cotn. Yarn Bdles	Fo			
Jan.	1	To Stock, ... for amount on hand this day,	....	....	12	37	220	1	1676	3	8
	31	To Cash, ... for sundry Carriages & Fret.	....	....	....	....	....	3	17	7	10
	"	To Sundries, ... for Amount bought this mo.	....	....	9	....	400	4	862	15	8
	17	To W. Bogle & Co. for Insurance ℔ Frances,	....	....	....	....	....	"	9	7	11
Feb.	28	To Cash, ... for Duty, &c. on 110 Bar. Ashes,	....	...	....	....	....	5	81	4	10
	"	To Sundries, ... for Amount bought this mo.	200	110	....	....	90	6	1007	8	1
	4	To W. Bogle & Co. for Insurance ℔ Susanna,	....	....	....	....	....	"	4	6	"
Mar.	31	To Cash, ... for sundry Charges, ...	....	....	....	....	....	8	21	1	1
	"	To Sundries, ... for Amount bought this mo.	300	....	15	19	888	9	3358	16	5
	16	To W. Bogle & Co. for Insurance ℔ Jessie, ..	....	....	....	....	....	10	3	6	"
		Amount purchased last three months,	500	110	36	56	1598				
Apr.	25	To Cash, ... for Freight and Charges on Sundries, ...						11	16	13	2
	30	To Sundries, ... for Amount bought this month, ...						12	2068	12	3
	17	To Goods, ... for 97 ps. Muslins received in barter for 84 bun. Cotn. Yn.						13	128	9	"
	30	To W. Bogle & Co. for Premium of Insurance on sundry Goods, ...						"	17	17	6
May	31	To Cash, ... for Sundries this month, ...						15	144	12	7
	"	To Sundries, ... for Amount bought this month, ...						16	1960	15	4
June	16	To Ditto, ... for Proceeds of 28 bundles Cotton Yarn taken to Account,						21	51	2	4
	30	To *Profit & Loss*, for Gain on this Account, ...						23	745	3	1
									12175	2	9

Dr. SALES ON COMMISSION.

May	31	To Sundries, ... for Net Proceeds of the Sales this month, ...	18	1149	8	9
June	30	To Ditto, ... for .... Ditto, ... Ditto, ...	22	619	13	2
	"	To *Profit & Loss*, for Gain on this Account, ...	23	63	16	3
				1832	18	2

CONTRA. Cr.

1817			Ex. Goods Pieces	Ashes Casks	Mad. der. Casks	Cotn. Bags.	Cotn. Yarn Bdles	Fo			
Jan.	21	By Cash,.....for.....	....	....	.. .	....	25	2	37	17	//
	31	By SALES, ...for Amount sold this mo.	....	....	11	22	239	4	1418	3	//
Feb.	23	By Mayne & Rowley, for Amount ☞ Atlantic,	140	....	....	....	....	6	343	18	11
	28	By SALES, ...for Amount sold this mo.	....	57	9	4	242	7	1140	12	8
Mar.	8	By Cash,.....for.....	....	....	....	....	3	8	4	1	//
	31	By Sundries, ...for Amo. of 2 Shipments	186	....	....	....	580	10	1231	9	3
	//	By SALES, ...for Amount sold this mo.	....	14	7	21	351	//	1638	9	6
		Amount sold last three months,....	326	71	27	47	1440				
		With W. Tate & Co. Lon. to sell On my Account.....	174	....	....	....	....				
		on hand this day ☞ Inv. p. 104.	....	39	9	9	158				
			500	110	36	56	1598				
Apr.	6	By Cash,.....for Drawback ☞ Isabella, ...						11	55	3	4
	13	By J. Taylor & Sons, for Amount shipped ☞ Triton for Philadelphia,....						13	317	11	11
	17	By Sundries,.... for 84 bdls. Cotn. Yn. given in barter for 97 ps. Muslins						//	128	11	//
	30	By SALES, ...for Amount sold this month, ...						//	1175	13	10
	13	By W. Tate & Co. for Net-proceeds of Account Sales for last month, ..						14	445	4	//
	30	By W. Bogle & Co. for Average loss on 12 Casks Madder ☞ Charlotte,						//	11	11	//
	31	By Cash, ...for Sundries this month, ...						15	85	12	9
May	3	By Sundries, ...for Amount shipped ☞ Dolphin for Hamburgh, ...						17	1045	19	//
	4	By Ditto, ...for Return of Premium on 100 Barrels Ashes ☞ Nancy,						//	6	3	//
	24	By Ditto, ...for Amount shipped ☞ Betsey for New York						//	869	10	9
	31	By SALES, ...for Amount sold this month, ...						18	140	7	10
June	12	By Cash, ...for Bounty ☞ Triton,.....						19	23	8	//
	10	By W. Tate & Co. for Net-proceeds of Account Sales for last month, ..						20	187	15	//
	30	By SALES,.....for Amount sold this month, ...						21	1005	17	1
	//	By Debentures,..for Drawback ☞ Dolphin owing at the Custom-house,						22	84	18	7
	//	By *Balance*, ...for Amount unsold this day, ...						24	777	4	4
									12175	2	9

CONTRA. Cr.

May	31	By SALES, ...for Amount sold this month.	18	1197	4	9
June	24	By Cash, ...for 12 Bundles Cotton Yarn, ...	19	39	5	7
	30	By SALES, ...for Amount sold this month, ...	21	596	7	10
				1832	18	2

Dr. FURNITURE. Cr.

1817								1817							
Jan.	1	To Stock, ...	1	71	14	"		June	30	*By Balance,*	24	80	2	"
Mar.	12	To Cash, ...	8	8	8	"								
				80	2	"								

Dr. DEBENTURES. Cr.

June	30	To Goods,.....	22	84	18	7		June	30	*By Balance,*	24	84	18	7

Dr. HOUSE EXPENSES. Cr.

Jan.	31	To Cash.	3	21	"	"		June	30	By Profit & Loss,.....	23	128	10	"
Feb.	28	To Ditto, ...	5	20	"	"								
Mar.	11	To Ditto, ...	8	12	5	"								
May	22	To Ditto, ...	15	35	11	"								
June	12	To Ditto, ...	19	39	14	"								
				128	10	"								

Dr. JAMES IRVINE, my Clerk. Cr.

Mar.	31	To Cash, ...	8	17	10	"		June	30	By Charges, ...	22	35	"	"
Jne	12	To Ditto, ...	19	20	10	"			"	*By Balance,*	23	3	"	"
				38	"	"						38	"	"

CHARGES.

Dr.							Cr.						
1817							1817						
Jan.	22	To Cash,	3	5	5	//	Feb.	23	By Mayne and Rowley,	6	1	13	6
Feb.	28	To Ditto,	5	7	19	//		22	By Nimmo and Bell,	7	//	3	//
Mar.	31	To Ditto,	8	17	7	//	Mar.	31	By Sundries,	10	12	5	7
Apr.	30	To Ditto,	11	75	14	//	Apr.	13	By Jos. Taylor & Sons,	13	4	10	6
May	31	To Ditto,	15	82	10	//	May	3	By Sundries,	17	6	5	//
June	30	To Ditto,	13	11	12	//		24	By Ditto,	//	11	15	1
	//	To James Irvine,	24	35	//	//		31	By Sales on Commission,	18	15	13	8
							June	30	By Cash,	19	2	10	4
								27	By Goods,	21	//	1	4
								30	By John Howie & Co.	22	//	3	//
								//	By Cotton in Co.	22	5	1	4
								16	By Sales on Commission,	//	6	19	6
								30	*By Profit and Loss,*	23	168	5	2
				235	7	//					235	7	//

INSURANCE.

Dr.							Cr.						
Feb.	23	To William Bogle & Co.	6	8	11	1	Feb.	23	By Mayne & Rowley,	6	10	6	7
Mar.	31	To Ditto,	10	31	7	6	Mar.	31	By Sundries,	10	37	16	0
Apr.	13	To Ditto,	13	8	12	9	Apr.	13	By Jos. Taylor & Sons,	13	10	6	3
	9	To Tontine Insurance Co.	14	46	7	6		9	By Cotton in Co.	14	53	2	6
May	31	To Sundries,	16	51	3	8	May	3	By Sundries,	17	31	10	2
June	30	*To Profit & Loss,*	23	22	6	6		24	By Ditto,	//	25	7	6
				168	9	//					168	9	//

PROFIT & LOSS.

Dr.							Cr.						
Jan.	31	To Cash,	3	12	2	10	Feb.	28	By Cash,	5	16	15	1
Mar	31	To Ditto,	8	36	18	//	Mar.	26	By Nimmo & Bell,	9	4	7	4
Apr.	11	To John Howie & Co.	14	//	12	6	Apr.	30	By Cash,	11	21	1	8
May	31	To Cash,	15	8	16	//		//	By Richard Conder,	14	42	14	//
	//	To Ord & Dow,	18	90	4	7		8	By William Arnot,	//	2	1	6
June	30	To Cash,	19	10	//	//	June	30	By Cash,	19	34	17	6
	20	To Adven. to Hamburgh,	21	60	17	10		//	By Sundries,	22	37	5	2
	30	To Strange Dashwood & Co	22	18	4	//		//	By Ditto,	23	920	1	7
	//	To Sundries,	23	296	15	2							
	//	*To Stock,*	23	404	//	5							
	//	*To Balance,* for the purposes mentioned in Journal.	24	140	12	6							
				1079	3	10					1079	3	10

Dr. WILLIAM BOGLE & Co. Insurance Brokers, Glasgow. Cr.

1817								1817							
Feb.	19	To Cash,	5	8	4	//		Jan.	1	By Stock,	2	8	4	//	
Apr.	30	To Goods, *aver.* loss,	14	11	11	//			17	By Goods, Insur.	4	9	7	11	
May	9	To Sundries,	17	6	3	//		Feb.	23	By Sundries,	6	12	17	1	
June	10	To Jos. Taylor & Sons,	20	8	12	9		Mar.	31	By Ditto,	10	34	13	6	
	30	To *Balance*,	24	62	17	2		Apr.	30	By Ditto,	13	26	10	3	
								May	3	By Ditto,	16	5	15	2	
				97	7	11						97	7	11	

Dr. TONTINE INSURANCE COMPANY. Cr.

May	4	To Sundries,	17	20	5	//		Apr.	9	By Insurance,	14	46	7	6	
June	30	To *Balance*,	24	46	19	6		May	24	By Sundries,	16	20	17	//	
				67	4	6						67	4	6	

Dr. NIMMO & BELL, Glasgow. Cr.

Feb.	22	To Sundries,	7	145	14	8		Mar.	26	By Bills Receivable,	9	150	2	//	
Mar.	26	To *Profit and Loss*,	9	4	7	4									
				150	2	//						150	2	//	

Dr. ORD & DOW, Glasgow. Cr.

Mar.	26	To Cash,	8	212	6	//		Apr.	25	By Cash,	11	37	3	//	
								May	31	By Ditto,	15	84	18	5	
									//	By Profit and Loss,	18	90	4	7	
				212	6	//						212	6	//	

Dr. WILLIAM ARNOT, Glasgow. Cr.

1817								1817							
Apr.	8	To Cash, ...	11	145	10	//		Apr.	8	By Bills Receivable, ...	12	147	11	6
	//	To Profit and Loss,.....	14	2	1	6								
				147	11	6								

Dr. JOHN HOWIE & Co. Glasgow. Cr.

Apr.	11	To Bills Payable, ...	12	371	6	6		Apr.	11	By Bills Receivable, ...	12	370	14	//
June	27	To Sundries, ...	21	247	1	//			//	By Profit & Loss, ...	14	//	12	6
								June	30	By *Balance*, ...	24	247	1	//
				618	7	6						618	7	6

Dr. JOHN BUCHANAN, Glasgow. Cr.

Apr.	9	To Peter Wood, ...	14	430	5	4		June	30	By Cotton in Co.	22	476	19	3
June	20	To *Balance*, ...	24	46	13	11								
				476	19	3								

Dr. THOMAS DUNLOP, Glasgow. Cr.

Apr.	9	To Peter Wood, ...	14	430	5	4		June	30	By Cotton in Co.	22	476	19	3
June	30	To *Balance*, ...	24	46	13	11								
				476	19	3								

Dr. WILLIAM RAINEY, Glasgow. Cr.

1817 May	3	To Sundries, ...	17	425	18	3	1817 May	3	By Insurance, ...	16	24	11	6
								20	By Roack & Co.....	21	253	8	//
								30	By *Balance*, ...	24	147	18	9
											425	18	3

Dr. ROBERT WILSON, & Co. Manchester. Cr.

Jan.	1	To Stock, ...	1	172	9	10	Jan.	10	By Bills Receivable,.....	3	172	9	10

Dr. PETER DRINKWATER, Manchester. Cr.

Jan.	7	To Cash dft. on Strange & Co	3	210	10	//	Jan.	1	By Stock,.....	2	210	10	//
Mar.	18	To Ditto, ...	8	119	4	6		10	By Goods,.....	4	119	4	6
Apr.	8	To Ditto, ...	11	452	8	//	Mar.	4	By Ditto, ...	9	452	8	//
Mar.	4	To Ditto, ...	15	377	1	6	Apr.	5	By Ditto, ...	12	377	1	6
				1159	4	//					1159	4	//

Dr. BLACKEY, HARDISTY, & Co. Keswick. Cr.

Feb.	26	To Cash, draft, &c.	5	316	7	//	Jan.	22	By Goods, ...	4	316	7	//
June	6	To Bills Receivable, ...	20	239	1	6	May	31	By Sales on Commission,	18	276	5	4
	30	To *Balance*, ...	24	37	3	10							
				592	12	4					592	12	4

Dr. STRANGE, DASHWOOD, & Co. Bankers, London. Cr.

1817								1817							
Jan.	4	To Cash,..Downe & Co.	3	120	//	//		Jan.	1	By Stock, ...	2	619	5	//
Feb.	28	To Ditto,..Sundries, ..	5	421	3	//			7	By Cash, dft. Drinkwater,	//	210	10	//
Mar.	19	To Ditto,..Downe & Co.	8	310	//	//		Feb.	26	By Ditto,..Blackey& Co.	5	300	11	//
Apr.	13	To Ditto,..Boldero & Co.	11	253	18	3		Mar.	18	By Ditto,..Drinkwater,	8	119	4	6
May	31	To Ditto,..Sundries, ..	15	534	13	//		Apr.	9	By Ditto,.....//.....	11	452	8	//
June	30	To Ditto,....//.....	19	485	2	5			30	By Richard Conder,....	14	242	8	5
	//	To *Balance*, ...	24	1202	7	9		May	31	By Cash, dfts.	15	847	10	6
								June	7	By Ditto, ...	19	517	3	//
									30	By *Profit & Loss*,.....	22	18	4	//
				3327	4	5						3327	4	5

Dr. SCRUTON & CAMPBELL, London. Cr.

Feb.	11	To Bills Payable, ...	6	302	13	6	Jan.	14	By Goods,.....	4	302	13	6
May	11	To Cash,....dft.	15	355	19	//	Mar.	4	By Ditto, ...	9	542	6	//
	//	To Bills Payable, ...	16	186	7	//	May	3	By Ditto, ...	16	447	12	//
June	30	To *Balance*, ...	24	447	12	//							
				1292	11	6					1292	11	6

Dr. WILLIAM TATE & Co. London. Cr.

Apr.	13	To Goods,..Net Prods..	14	445	4	//	Apr.	8	By Cash,....dft.	15	445	4	//
June	10	To Ditto, ...	20	187	15	//	June	30	By *Balance*...., ...	24	187	15	//
				632	19	//					632	19	//

Dr. RICHARD CONDER, New York. Cr.

1817								1817							
Jan.	1	To Stock,	1	237	12	4		Feb.	18	By Cash, ...dft.	5	237	12	4
Mar.	26	To Sundries,	10	923	13	10		May	22	By Ditto,	15	418	18	10
Apr.	30	To Ditto,	14	285	2	5			6	By Goods,	16	398	7	3
May	24	To Ditto,	17	286	16	6		June	7	By Cash, ...dft.	19	285	2	5
	18	To Mayne & Rowley,	18	10	"	"			30	By *Balance*,	24	403	4	3
				1743	5	1						1743	5	1

Dr. MAYNE & ROWLEY, New York. Cr.

Feb.	23	To Sundries,	6	355	19	"		Feb.	16	By Goods,	6	385	8	11
	"	To Bills Payable,	"	385	8	11		May	8	By Cash, ...dft.	1	355	19	"
Apr.	24	To Sundries.	18	279	10	1			10	By Richard Conder,	15	10	"	"
								June	30	By *Balance*,	24	269	10	1
				1026	18	"						1020	18	"

Dr. PETER WOOD, New York. Cr.

May	8	To Bills Payable,	16	495	15	"		Apr.	9	By Sundries,	14	1290	16	"
June	30	To *Balance*,	24	795	1	"								
				1290	16	"								

Dr. JOSEPH TAYLOR & SONS, New York. Cr.

Apr.	13	To Sundries,	13	332	8	8		June	10	By Bills Receivable	20	326	7	3
May	24	To Ditto,	17	340	6	9				By William Bogle & Co.	"	8	12	9
									30	By *Balance*,	24	337	15	5
				672	15	5						672	15	5

Dr. COTTON in Co. my one-Third, Cr.

1817							1817						
Apr.	8	To Peter Wood, ...	14	430	5	4	May	4	By Sundries, ...	17	20	5	//
	//	To Insurance, ...	//	53	2	6		31	By Ditto, ...	18	1166	3	2
May	10	To Cash, ...	15	172	12	3	June	30	By Ditto, ...	21	517	7	6
June	30	To Sundries, ...	22	958	19	10							
	//	To *Profit & Loss*, ...	23	88	15	9							
				1703	15	8					1703	15	8

Dr. HOLFORD, RUCKER, & Co. Hamburgh. Cr.

Mar.	12	To Sundries, ...	10	357	17	//	May	25	By Cash, ...*dft*.....	15	263	17	//
							June	30	By *Balance*, ...	24	94	//	//
											357	17	//

Dr. ADVENTURE to Hamburgh in Co. my Half. Cr.

May	3	To Sundries, ...	17	425	18	3	June	20	By Roack & Co.	21	253	8	//
								//	By Profit & Loss, ...	//	60	17	10
								30	By *Balance*, ...	24	111	12	5
											425	18	3

Dr. ROACK & Co. Hamburgh. Cr.

June	20	To Sundries, ...	20	506	16	//	June	30	By *Balance*, ...	24	506	16	//

Dr. **HENRY SMITH, Hamburgh.** Cr.

1817	3	To Sundries, ...	17	231	17	8	1817 June	30	By *Balance*, ...	24	231	17	8

Dr. **WILLIAM WRIGHT, Manchester.** Cr.

June	7	To Cash, ...*dft*.....	19	170	7	//	May	31	By Sales on Commission,	18	170	7	//
	30	To *Balance*, ...	24	51	1	//	June	16	By Goods,.....	21	51	1	//
				221	8	//					221	8	//

Dr. **SMITH & TOWNLEY, Manchester.** Cr.

June	10	To Bills Receivable,....	20	90	12	11	May	13	By Sales on Commission,	18	85	13	9
	30	To *Balance*, ...	24	71	4	1	June	30	By.....Ditto,.....	24	76	3	3
				161	17	//					161	17	//

Dr. **THOMAS POLLOCK & CO. Paisley.** Cr.

June	6	To Bills Payable, ...	20	153	11	//	May	31	By Sales on Commission,	18	153	11	//
	30	To *Balance*, ...	24	79	//	7	June	19	By .....Ditto,.....	22	79	//	7
				232	11	7					232	11	7

Dr. THOMAS H. MARSHALL, Perth. Cr.

1817								1817							
June	7	To Bills Receivable.	20	70	//	//		May	8	By Sales on Commission,	18	66	14	//
	30	To *Balance*, ...	24	59	1	7		June	16	By Ditto, ...	22	62	7	7
				129	1	7						129	1	7

Dr. GORDON, BARRON, & Co. Aberdeen. Cr.

June	7	To Bills Receivable, ...	20	395	16	8	May	31	By Sales on Commission,	18	381	4	//
							June	30	By *Balance*, ...	24	14	12	8
											395	16	8

Dr. MARSHALL, STEWART, & BLACK, Perth. Cr.

June	30	To *Balance*, ...	24	395	2	3	June	30	By Sales on Commission,	22	395	2	3

Dr. BALANCE. Cr.

June	30	To Sundries, & *Jour*...	24	11002	0	7	June	30	By Sundries, & *Jour*...	24	1002	//	7

PRELIMINARY OBSERVATIONS ON SET C.

THIS Set combines, in a considerable degree, the simplicity of Single, with all the advantages of Double Entry, and perhaps no method more simple, possessing the same advantages, could be devised. Posting from the Subsidiary Books, in the common way, without a Journal, is, we confess, a slovenly and laborious task, and where the business is extensive, liable to error, from the multiplicity of entries at the *Real Accounts:* From these disadvantages the present Set is exempted. The Cash, Bill, and Day Books, are disposed in such a manner, as to exhibit at one view the monthly Amount of the *Cash* received and paid, the *Bills* received and granted, and the *Purchases* and *Sales;* these are carried only once a month to the respective Accounts in the Ledger, by this means, the Accounts are prevented from extending to a great length, which is unavoidable by the common method of posting each entry singly.

In the Chapter on the Ledger, it was observed, " that if all the Accounts in the Ledger be added, the Amount of the Dr. side will be equal to that of the Cr. side." This agreement of the Dr. and Cr. sides of the Ledger, however, does not prove, that the Books have been correctly posted; for, according to the usual mode in which Books are kept, an entry in the Subsidiary Books, or in the Journal, may be entirely omitted to be posted, or an error in the addition of one side of the Ledger may correspond to an error or omission of a like Sum in the other, and yet the Books will *Balance,* and consequently, such mistakes may remain undiscovered. At the end of the Ledger to the present Set, we have given an easy, yet certain method, of proving the Posting of the Books, without the trouble of comparing them. This is certainly an advantage of much importance, and more than compensates the additional trouble of posting the personal Accounts daily, when no such check is obtained.

As some Merchants wish to open an Account in the Ledger for every person with whom they have dealings on credit, we have here avoided no personal Accounts, although these may be entered under general heads, as in Set B.

Although the method here laid down cannot be followed in an extensive and complicated Trade, such as Set D. is supposed to be, with the same advantages as where a Journal is used monthly; yet for a Merchant, or Agent, in an ordinary trade, it may be used with much satisfaction; and to a Calico-Printer, or an extensive wholesale Haberdasher's business, it is peculiarly applicable.

It may be observed, that when beginning a new Set of Books, the different Articles which constitute the Stock, viz. the *Cash, Bills, Goods,* and *Debts* owing us, which are transferred from the old Books, are posted from the respective Books; that is, the Cash in hand is entered from the Cash-Book; the Bills in hand, and those under acceptance, from the Bill-Book; the Goods on hand, from the first part of the Day-Book; and the Personal Accounts, both in favour of, and against Stock, are posted from the beginning of the Day-Book: by these means the Amount of each of the Articles which compose our Subject is shewn at the Stock Account.

CASH-BOOK.

This Book is ruled with three additional columns on the *Dr.* and *Cr.* sides. In the inner column on the *Dr.* side, which is titled *Bills Receivable,* are entered the Bills discounted and paid; in the next, titled *Goods,* are entered the Sums received for Goods sold for Cash, whether your own or consigned; and in the third, titled *Profit and Loss,* are inserted the Discounts, &c. allowed you on Payments made.

In the inner column on the *Cr.* side, titled *Bills Payable,* are entered the Bills paid by you; in the next, titled *Goods,* the Sums paid out on account of Goods, whether your own or consigned, or in which any other person may have a concern in the way of adventure. The outer columns on each side contain the Sums received and paid on such Accounts as do not fall under the inner columns.

The Charges on the Shipments, and on Goods consigned to you, are entered only once a month, being generally paid in small sums. These can be collected from the Invoice and Account Sales Books.

At the end of the month the inner columns are added, and the total of these carried to the outer columns, by which the Accounts expressed by the title of the inner columns require only one line in the Ledger each month.

In some entries, as Discount on Bills, and Charges paid on Goods in March and June, we have classed two entries together in one line. This was done, to prevent the matter extending so as to crowd the page, and for the same reason, some of the narrations are occasionally shortened.

The *Balance* of Cash in hand, brought from one month to another, is distinguished with a line drawn under it. In adding the Cash received, the former balance is not included until the amount received in the present month is set down, and then it is added with it.

Bill-Book.

This Book is ruled in a manner somewhat different from the Bill Books to the former Sets, in order to exhibit a greater variety to the learner. No Bills received from Abroad, nor any drawn on the Banker, are recorded in this Book, but entered as Cash in the Cash-Book, or under the third head of the Day-Book.

Day-Book.

This Book is divided into three parts, and the entries, which fall under each, are explained at the beginning of each part.

The *Purchases*, and the *Net-Proceeds* of the Sales on Commission, are entered with a reference to the Invoice and Account Sales Books, which contain the particulars: the narrations are here given as full as is necessary. The entries of Insurances, and those under the third part, being the original entries, are more fully narrated.

It is scarcely necessary to observe, that the Sales are to be entered with the particulars, as in Day-Book A; as these are given in that Book, they are here suppressed: To have repeated them would have extended the Day-Book, without answering any good purpose.

In the Shipments abroad, the amount only is entered in the Day-Book, with a reference to the Invoice-Book, where the particulars are inserted. When no such Book is kept, the particulars of these entries must of course appear in the Day-Book.

Ledger.

As no Accounts are opened for the Banks, the Interest due by them till the 30th June, is deducted from the Sum allowed to insure the Debts. *See the Balance at the end of the Ledger.*

CASH *Dr. to Sundries.*

For the following *Sums* received in January 1817.

Fol. Led.	Date.		Bills Receivable.	Goods.	Profit and Loss.			
1	1	To *Stock*,..for Amount in hand this day,..	.....	.....	.....	898	5	6
1	5	To *Bills Receivable*, recd. payt. of No. 157,	289 // 10 // 7					
	8	To....*Ditto*, discd. No. 163, due 26 Mar.	212 // 6 // 0					
		176, // 8 April	145 // 10 // 0					
17	14	To *William Ferguson*, received from him, in full,	.....	.....	.....	117	10	//
	21	To *Goods*,..received for 25 bdles. Cotn. Yn.	.....	37 // 17 // 0				
	22	To *Bills Receivable*, discd. No. 164, due 15 April,	196 // 5 // 0					
2	31	To *Bills Receivable*, Amt. recd. this month,	843 // 11 // 7					
3	//	To *Goods*, ...Ditto,.....		37 // 17 // 0		881	8	7
1	//	..... Total received this month,.....				998	18	7
						1897	4	1

For the following *Sums* received in February.

Fol.	Date.		Bills Receivable.	Goods.	Profit and Loss.			
	1	To Balance,....from last month,.....	.....	.....	.....	1350	4	6
	8	To *Profit & Loss*, recd. disct. from J. Finlay & Co.	....	.....	14 // 0 // 6			
	12	To *Bills Receivable*, discd No 165 due 25 Apr	234 // 12 // 6					
		170 // 7 May	410 // 7 // 10					
		179 // 10 Apr	172 // 9 // 10					
16	14	To *Robert Easton*, recd. from him in full,..	.....	.....	.....	113	19	6
	19	To *Bills Receivable*, discd No 173 due 26 Apr	163 // 4 // 8					
		176 // 10 May	110 // 4 // 0					
		186 // 18 //	114 // 3 // 0					
	//	To *Profit & Loss*, recd int. from W. Arnot	.....	.....	0 // 3 // 10			
2	28	To *Bills Receivable*, Amt. recd. this month,	1205 // 1 // 10					
4	//	To *Profit & Loss*,.....Ditto,.....			14 // 4 // 4	1219	6	2
1	//	.....Total Received this month,.....				1333	5	8
						2683	10	2

SUNDRIES *Drs. to Cash.*

For the following *Sums* paid in January 1817.

Fol. Led.	Date.		Bills Payable.	Goods.	Profit and Loss.			
——	2	By *Bills Payable*, paid No. 57, ...	195 // 11 // 10					
9	4	By *Strange, Dashwood. & Co.* remd. dft. on Downe & Co. 45d.	.....	.....	.....	120	//	//
-	8	By *Profit & Loss*, paid disc. on two Bills,	.....	.....	4 // 0 // 9			
——	14	By.. *Ditto*,.. pd. disc. on W. Ferguson's Act	.....	.....	5 // 17 // 6			
——	22	By.. *Ditto*,.. paid disct. on a Bill, ...	.....	.....	2 // 4 // 7			
——	24	By *Goods*,.. pd. carriage of Cotton Yarn..	.....	7 // 4 // 2				
——	25	By *Ditto*,.. pd. fret. &c. on 9 casks Madder.	.....	10 // 3 // 8				
——	//	By *Bills Payable*, paid No. 68,.....	178 // 4 // 6					
4	31	By *House Expenses*, paid this month, ...	.....	.....	.....	21	//	//
——	//	By *Profit & Loss*, pd. incidents ⅊ Exp. Book	.....	.....	2 // 12 // 7			
2	//	By *Bills Payable*,.. Amt. paid this month,	373 // 16 // 4					
3	//	By *Goods*,..... Ditto,.....		17 // 7 // 10				
4	//	By *Profit & Loss*,..... Ditto, ...			14 // 15 // 5			
						405	19	7
1	//	..... Total paid this month, ...				546	19	7
——	//	By Balance, ... Carried to next month,.....				1350	4	6
						1897	4	1

For the following *Sums* paid in February.

Fol.	Date.		Bills Payable.	Goods.	Profit and Loss.			
——	5	By *Bills Payable*.. paid No 65.	112 // 15 // 0					
18	8	By *James Finlay & Co*... paid them.....	.....	.....	.....	280	10	//
——	12	By *Profit & Loss*, pd. disct. on three Bills,	.....	.....	7 // 14 // 4			
——	14	By *Ditto*,.. paid disct. on R. Easton's acct.	.....	.....	1 // 9 // 6			
——	19	By *Ditto*,.. paid disct. on three Bills,....	.....	.....	4 // 1 // 1			
19	//	By *William Bogle & Co*... paid them,....	.....	.....	.....	8	4	//
9	//	By *Strange, Dashwood, & Co.* remd. dft. on Downe & Co. 45d.	.....	.....	.....	183	11	//
——	21	By *Bills Payable*,.. paid No. 71.....	210 // 13 // 0					
——	23	By *Goods*,.. paid charges ⅊ Atlantic,....	.....	1 // 13 // 6				
——	25	By *Profit & Loss*, pd. R Strong wgs. to this day	.....	.....	4 // 16 // 0			
——	26	By *Goods*, pd. duty &c. on 110 bar. Ashes,	.....	81 // 4 // 10				
4	//	By *House Expenses*, ...	.....	.....	.....	20	//	//
——	28	By *Profit & Loss*, pd incidents ⅊ E B this mo.	.....	.....	2 // 17 // 10			
2		By *Bills Payable*,.. Amount paid this mo.	323 // 8 // 0					
3	//	By *Goods*,..... Ditto, ...		82 // 18 // 4				
4	//	By *Profit & Loss*,..... Ditto, ...			20 // 18 // 9			
						427	5	1
1	//	..... Total paid this month, ...				919	10	1
——	//	By Balance,..... to next month, ...				1764	//	1
						2683	10	2

CASH *Dr. to Sundries.*

For the following *Sums* received in March, 1817.

Fol.	Date.		Bills Receivable	Goods.	Profit & Loss.			
—	1	To Balance,....from last month,.....	.....	.....	.....	1764	//	1
—	5	To *Bills Receivable*, discd. No 180, due 14 May	264 // 0 // 9					
		188, // 31 //	204 // 13 // 4					
—	8	To *Goods* .... recd. for 15lbs. Cotton Yarn,	.....	4 // 1 // 0				
17	11	To *William Ferguson*, recd. from him in full,	.....	.....	.....	146	7	//
16	//	To *Robert Easton*,..ditto, ...	.....	.....	.....	57	17	5
—	12	To *Bills Receivable, discd.* No 187, due 28 May	236 // 18 // 6					
14	//	To *Michael Watson, recd.* from him in full,..	.....	.....	.....	112	1	//
17	16	To *Campbell, Dale, & Co. recd.* from them in full	.....	.....	.....	77	3	6
—	19	To *Bills Receivable, discd.* No. 190, due 4 June	136 // 17 // 5					
		178, // 8 //	240 // 15 // 6					
—	26	To *Bills Receivable*, ...171, // 14 //	368 // 4 // 9					
		179, // 11 //	353 // 18 // 0					
2	31	To *Bills Receivable*, Amount this month, ...	1805 // 8 // 3					
3	//	To *Goods*,..ditto, ...		4 // 1 // 0		1809	9	3
1	//	..... Total received this month,.....				2202	18	2
						3966	18	3

For the following *Sums* received in April.

Fol.	Date.		Bills Receivable.	Goods.	Profit & Loss.			
—	1	To Balance,..from last month,.....	.....	.....	.....	2903	17	//
—	6	To *Profit & Loss*, disct. alwd. by Todd & Co.	.....	.....	19 // 9 // 0			
—	//	To *Ditto*, ...ditto,....J. Finlay & Co.	.....	.....	5 // 19 // 5			
5	//	To *Debentures*, ..recd. Drawback ⅌ Isabella,	.....	.....	.....	55	3	4
—	13	To *Profit & Loss*, disct on *dft* remd Strange & Co	.....	.....	0 // 16 // 0			
17	17	To *William Ferguson*, recd. balance of barter,	.....	.....	.....	//	2	//
—	23	To *Bills Receivable*, discd. No. 201, due 8 July	123 // 16 // 0					
		197, // 11 //	147 // 11 // 6					
		185, // 19 //	189 // 4 // 0					
23	25	To *Ord & Dow*, recd divd of 3s 6d. ⅌ £ on £212 6s	.....	.....	.....	37	3	//
2	30	To *Bills Receivable*, Amount *recd.* this month,	460 // 11 // 6					
4	//	To *Profit & Loss*,..ditto, ...			26 // 4 // 5			
						486	15	11
1	//	..... Total received this month, ...				579	4	3
						3483	1	3

SUNDRIES *Drs. to Cash.*

For the following *Sums* paid in March, 1817.

Fol.	Date.		Bills Payable.	Goods,	Profit and Loss.			
—	4	By *Goods*, pd. carrge. of Yarn from Manch.	.....	1 // 15 // 2				
—	5	By *Profit & Loss*, pd. discot. on two Bills,	.....	.....	4 // 19 // 5			
—	11	By *Ditto*,..paid discot. on two Accots. ..	.....	.....	9 // 9 // 5			
4	//	By *House Expences*, ...	.....	.....	.....	12	5	//
—	12	By *Profit & Loss* pd. disct. on a Bill & Accot	.....	.....	6 // 14 // 0			
3	//	By *Furniture*,....paid for a Desk, ...	.....	.....	.....	8	8	//
—	16	By *Profit & Loss*, paid discot. on an Accot.	.....	.....	3 // 17 // 6			
—	19	By *Ditto*, ...paid discot. on two Bills,	.....	.....	4 // 2 // 4			
9	//	By *Strange, Dashwood, & Co.* remd. dft. on Downe & Co.	.....	.....	.....	310	//	//
—	20	By *Bills Payable*, paid No. 74, ...	184 // 16 // 8					
—	//	By *Goods*,.....paid Freight. &c. on Mad.	.....	13 // 10 // 3				
—	25	By *Bills Payable*, paid No. 76,.....	243 // 6 // 6					
23	26	By *Ord & Dow*,..pd. their Bill due this day,	.....	.....	.....	212	6	//
—	//	By *Profit and Loss*, pd. discot. on two Bills,	.....	.....	7 // 15 // 4			
5	//	By *James Irvine*, paid him 3 mos. salary,..	.....	.....	.....	17	10	//
—	31	By *Goods*, pd. charges on 4 shipts. ☞ E. B.	.....	18 // 1 // 3				
—	//	By *Profit & Loss*, incidents this mo.....	.....	.....	4 // 4 // 5			
2	//	By *Bills Payable*, Amount paid this month,	428 // 3 // 2					
3	//	By *Goods*,.....Ditto,.....		33 // 6 // 8				
4	//	By *Profit & Loss*, Ditto,.....			41 // 2 // 5			
						502	12	3
1	//	.....Total paid this month,.....				1063	1	3
—	//	By Balance,.....to next month, ...				2903	17	//
						3966	18	3

For the following *Sums* paid in April, 1817.

Fol.	Date.		Bills Payable.	Goods.	Profit and Loss.			
20	6	By *Todd & Shortridge*, paid them in full,..	.....	.....	.....	389	4	//
18	//	By *James Finlay & Co.* paid ditto,.....	.....	.....	.....	118	19	5
—	//	By *Bills Payable*,.... paid No. 78,.....	235 // 15 // 6					
18	8	By *William Arnot*, pd his Bill for his Accom°	.....	.....	.....	145	10	//
—	10	By *Bills Payable*, ...paid No. 80,.....	430 // 15 // 10					
9	13	By *Strange, Dashwood, & Co.* remd. dft. Boldero & Co.	.....	.....	.....	253	18	3
—	15	By *Profit & Loss*. ..pd. R. Strong Wages,	.....	.....	4 // 4 // 0			
22	16	By *G. & R. Dennistoun, & Co.* pd the Balance	.....	.....	.....	7	7	//
—	23	By *Profit & Loss*, paid discot. on three Bills,	.....	.....	5 // 2 // 9			
—	//	By *Ditto*, ...pd. expences of a Journey,	.....	.....	55 // 2 // 0			
—	25	By *Goods*, pd. Fret. &c. on 12 Casks Mad.	.....	14 // 13 // 5				
—	30	By *Goods*, pd. Charges on 2 Shipts. ☞ E. B.	.....	6 // 10 // 3				
		Charges on goods Consigned,	.....	9 // 15 // 0				
—	//	By *Profit & Loss*,..paid incidents this mo.	.....	.....	1 // 2 // 4			
2	//	By *Bills Payable*, Amount paid this month,	696 // 11 // 4					
3	//	By *Goods*,.....Ditto, ...		30 // 18 // 8				
4	//	By *Profit & Loss*,.....Ditto, ...			65 // 11 // 1	793	1	1
1	//	.....Total paid this month,.....				1707	19	9
—	//	By Balance to next month, ...				1775	1	6
						3483	1	3

CASH *Dr. to Sundries.*

For the following *Sums* received in May 1817.

Fol	Date		Bills Receivable.	Goods.	Profit & Loss.			
—	1	To Balance, ...from last month, ...	.....	.....	.....	1775	1	6
—	4	To *Goods*,.....*recd.* for 65lbs. Cotton Yarn,....	.....	29 1 0				
16	6	To *Robert Easton*,....*recd.* from him in full, ...	.....	.....	.....	137	11	8
17	"	To *John Cockran*, ...ditto, ...	.....	.....	.....	63	10	1
22	"	To *Penman & Brown*, ...ditto in part, ...	.....	.....	.....	63	"	"
—	7	To *Bills Receivable, discd.* No. 181, due 6th Aug..	241 3 0					
		192, " 6th " ..	267 15 2					
—	"	To *Profit & Loss*,..*discots. recd.* on 2 *accots*.....	.....	.....	22 2 9			
9	8	To *Strange Dashwood, & Co. dft.* fav. Smith & Co,	.....	.....	.....	470	9	"
10	"	To *William Tate, & Co*.....*dft.* to order,.....	.....	.....	.....	445	4	"
—	14	To *Bills Receivable, discd.* No. 183, due 12th Aug.	117 5 2					
		184, " 14th " ..	98 2 4					
5	15	To *Debentures*,..*recd.* drawback ℔ Triton, ...	.....	.....	.....	56	11	9
6	22	To *Richard Conder*, for *dft.* on Lees at 90 days,..	.....	.....	.....	418	18	10
7	25	To *Holford, Rucker, & Co.* ditto on Du Fay, ...	.....	.....	.....	263	17	"
23	31	To *Ord, & Dow, recd. divd.* of 8s. ℔ £, on £212, 6s.	.....	.....	.....	84	18	5
2	"	To *Bills Receivable*,..amount received this month,	724 5 8					
3	"	To *Goods*, ...ditto,.....		29 1 0				
4	"	To *Profit & Loss*, ...ditto,.....			22 2 9	775	9	5
1	"	.....Total received this month,.....				2779	10	2
						4554	11	8

For the following *Sums* received in June, 1817.

Fol	Date		Bills Receivable	Goods.	Profit & Loss.			
—	1	To Balance,....from last month, ...	.....	.....	.....	2427	"	3
—	4	To *Bills Receivable, discd.* No. 209, due 12th Aug.	114 9 8					
		211, " 14th "	294 12 2					
—	"	To *Profit & Loss*,..*recd. discot.* on two accounts,	.....	.....	19 18 "			
9	7	To *Strange, Dashwood, & Co. recd.* for my dft. on them.	.....	.....	.....	346	16	"
5	12	To *Debentures*,...*recd.* bounty ℔ Triton, ...	.....	.....	.....	23	8	"
25	"	To *Orhart, White, Rose, & Co*...*recd.* balance of bill,	.....	.....	.....	12	15	6
—	21	To *Bills Receivable*,.. *recd.* paymt. of No. 193, ..	129 2 8					
—	22	To *Profit & Loss*, Com° on money *remd* Drinkwater.	.....	.....	3 9 "			
—	24	To *Goods* recd. for 12bds. of Smith & Townley's yarn.	.....	39 5 7				
—	25	To *Profit & Loss, recd disct* on two bills pd. on disct.	.....	.....	18 13 "			
2	30	To *Bills Receivable*,..amount received this month,	538 4 6					
3	"	To *Goods*, ... ditto, ...		39 5 7		619	10	1
4	"	To *Profit & Loss*, ...ditto, ...			42 " "			
1	"	.....Total Received this month,.....				1002	9	7
						3429	9	10

SUNDRIES *Drs. to Cash.*

For the following *Sums* paid in May, 1817.

Fol	Date		Bills Payable.	Goods.	Profit & Loss.			
9	4	By *Strange Dashwood and Co.* remd. dft. on Downe & Co.				245	//	//
—	//	By *Goods*, paid for 350 lbs. Yarn bot. this day,		66 15 10				
—	7	By *Profit and Loss*, paid discots. this day and the 6th,			19 8 1			
23	//	By *Thomas Shiels & Co.* paid them,				281	10	3
24	//	By *John M'c Fee & Co.* ditto,				159	18	6
—	8	By *Bills Payable*, remd. to pay No. 82, due 11th	302 13 6					
—	10	By Goods, Duty, &c. on 50 bales Cotton in Co.		172 12 3				
		Ditto, paid J. Cochran for error,		// 10 //				
—	14	By *Profit and Loss*, discots. this day and the 8th,			6 4 8			
—	15	By *Goods*, sundry Charges this day and 14th,		121 // 3				
9	//	By *Strange, Dashwood, and Co.* remd. dft on Esdaile,				289	13	//
—	22	By *Profit and Loss*, paid discots. to day and the 15th,			4 14 5			
4	//	By *House Expenses*,				35	11	//
—	24	By *Bills Payable*, remd. to pay No. 83. due 27th,	385 8 11					
—	25	By *Goods*, paid car. of Yarn from Manchester,		3 16 6				
—	//	By *Profit and Loss*, paid discot. on a Bill,			// 11 7			
—	31	By *Goods*, paid Charges on 5 Shipments ℔ E. B.		18 // 1				
		——— Charges on Goods consigned,		10 3 //				
—	//	By *Profit and Loss*, paid incidents this month,			3 19 7			
2	//	By *Bills Payable*, amount paid this month,	688 2 5					
3	//	By *Goods*, ditto,		392 17 11				
4	//	By *Profit and Loss*, ditto,			34 18 4			
1	1					1115	18	8
1	//	Total paid this month,			//	2127	11	5
—	//	By Balance to next month,				2427	//	3
						4554	11	8

For the following *Sums* paid in June 1817.

Fol	Date		Bills Payable.	Goods.	Profit and Loss.			
24	4	By *Alex. Bryce & Co.* paid them,				248	15	2
24	//	By *Dalgleish & Frame*, ditto,				158	9	10
—	//	By *Profit & Loss*, paid *discot.* on two bills,			3 18 10			
9	//	By *Strange, Dashwood, & Co. remd. dft.* on Downe,				200	//	//
14	7	By *Rothsay, Spinning Co.* paid them in full,				266	9	6
—	//	By *Profit & Loss*, paid *discot.* on a *dft.*			3 3 8			
—	12	By *Bills Payable*, paid No. 79,	134 5 10					
5	//	By *James Irvine*, paid him				20	10	//
4	//	By *House Expences*,				39	14	//
—	25	By *Bills Payable*, paid on *discot.* No. 86,	245 19 3					
		ditto, 88,	1007 12 6					
—	30	By *Profit & Loss*, paid R. Strong Wages to this date,			6 12 //			
—	//	By *Goods*, paid Charges on Goods consigned ℔ E. B.		4 3 11				
—	//	By *Profit & Loss*, incidents this month,			4 4 4			
—	//	By *ditto*, lost a Note, value,			10 // //			
2	//	By *Bills Payable*, amount paid this month,	1387 17 7					
3	//	By *Goods*, ditto,		4 3 11				
4	//	By *Profit & Loss*, ditto,			27 18 10			
						1420	//	4
1	//	Total paid this month,				2353	18	10
—	//	By Balance in hand,				1075	11	//
						3429	9	10

Bills Receivable, *Dr.*

For the Bills in hand the 31st ult. transferred from the preceding Bill-Book, and

Fol. Led.	Date.		No. Old Bill B.	On Account of	Drawn by	Payable to	Character, or upon whom drawn.
1	1807			To Stock for the following Bills in hand, viz.			
	Jan.	1	157	H. Glen & Co.	Myself	My Order	My Draft on them
			159	Nimmo & Bell	Themselves	Ditto	Their Pro. Note
			163	Ord & Dow	Myself	Ditto	My Draft on them
			164	William Simpson	Ditto	Ditto	My Draft on him
			165	James Denny & Co.	Themselves	Their Order	Wm. Brodie & Co.
			170	William Stirling & Sons	Ditto	My Order	Their Pro. Note
			171	P. & J. Macadam	Myself	Ditto	My Draft on them
			172	Watson, Arthur, & Co.	Ditto	Ditto	Ditto
2	....	..	.....	*On hand this day*	.....	.....	.....

For Bills Received of

Fol. Led	When Recd.		No.	On Account of	Drawn by	Payable to	Character, or upon whom drawn.
14	Jan.	4	173	Thomas Bissland & Co.	Themselves	My Order	Their Pro. Note
13		5	174	D. Johnson, Son, & Cree	Ditto	Ditto	Ditto
18		"	175	William Arnot	Himself	Ditto	His Ditto
18		7	176	John Howie & Co.	Themselves	Ditto	Their Ditto
17		8	177	Campbell, Dale, & Co.	Myself	Ditto	My Draft on them
15		"	178	William Gillespie & Co.	Ditto	Ditto	Ditto
10		10	179	Robert Wilson & Co.	Ditto	Ditto	Ditto
17		12	180	John Cochran	Himself	Ditto	His Pro. Note
2	....	..	.....	*Received this month*	.....	.....	.....

For Bills Received of

20	Feb.	3	181	William Stirling & Sons	Myself	My Order	My Draft on them
17		6	182	Campbell, Dale, & Co.	Themselves	Ditto	Their Pro. Note
20		9	183	Todd & Shortridge	Ditto	Ditto	Ditto
19		12	184	Watson, Arthur, & Co.	Myself	Ditto	My Draft on them
16		16	185	William Simpson	Himself	Ditto	His Pro. Note
14		"	186	Thomas Bissland & Co.	Themselves	Ditto	Their Ditto
—		"	187	Ditto	Myself	Ditto	My Draft on them
21		"	188	John Patison & Co.	Themselves	Ditto	Their Pro. Note
2	....	..	.....	*Received this month*	.....	.....	.....

For Bills Received of

15	Mar.	7	189	William Gillespie & Co.	Themselves	My Order	Their Pro. Note
15		12	190	Crombie & Carnegie	Myself	Ditto	My Draft on them
16		"	191	William Simpson	Himself	Ditto	His Pro. Note
21		"	192	Kibble, Forster, & Co.	Myself	Ditto	My Draft on them
19		13	193	Watson, Arthur, & Co.	Themselves	Ditto	Their Pro. Note
21		26	194	Nimmo & Bell	Ditto	Their Order	Brodie & Craig
—		"	195	Ditto	Ditto	Ditto	Ditto
—		"	196	Ditto	Ditto	My Order	Their Pro. Note
2	.....	...	.....	*Received this month*	.....	.....	.....

to Sundries.

those which are received, in the following months.

Place.	Date.	Term.	Where Payable.	When du e.		Sum.			When		and how disposed of	Pa. Cash-Book
	1816											
Glasgow	3 July	6 mos.	Glasgow	6 Jan.	.....	289	10	7	Jan.	5	Received Payment, ...	1
Do.	19 Sep.	5 mos.	Do.	22 Feb.	.....	145	11	8	Feb.	22	Nimmo & Bell w^t Prot D.B.	14
Do.	23 Sep.	6 mos.	Do.	26 Mar	.....	212	6	//	Jan.	8	Disc. w^t Thistle Bank, C.B.	1
Do.	12 Oct.	6 mos.	Do.	15 Apr	.....	196	5	//		22	..... Ditto, ...	1
Do.	22 Oct.	6 mos.	Do.	25 Do.	.....	234	12	6	Feb.	12	..... Royal	1
Do.	4 Nov.	6 mos.	Do.	7 May	.....	410	7	10		//	..... Ditto, ...	1
Do.	11 Dec.	6 mos.	Do.	14 June	.....	368	4	9	Mar	26	..... Thistle Bank, ..	2
Do.	8 Dec.	6 mos.	Do.	11 //	.....	353	18	//		//	..... Ditto, ...	2
.....	.....	.....	.....	.....	*Amount*	2210	16	4				

the Following, in January. 1817.

Place.	Date.	Term.	Where Payable.	When due.		Sum.			When		and how disposed of.	
Paisley	23 Dec.	4 mos.	Glasgow	26 Apr.	.....	163	4	8	Feb.	19	Discd. with Royal Bank,	1
	1817											
Perth	5 Jan.	6 mos.	Do.	8 July	.....	95	6	//				
Glasgow	5 Jan.	3 mos.	Do.	8 Apr.	.....	145	10	//	Jan.	8	..... Royal	1
Do.	7 Jan.	4 mos.	Do.	10 May	.....	110	4	//	Feb.	19	..... Thistle.....	1
Do.	1 Jan.	6 mos.	Do.	4 July	.....	126	14	//				
Do.	5 Jan.	5 mos.	Do.	8 June	.....	240	15	6	Mar	19	..... Royal	2
Do.	7 Jan.	3 mos.	London.	10 Apr.	.....	172	9	10	Feb.	12	..... Thistle.....	1
Do.	11 Jan.	4 mos.	Glasgow	14 May	.....	264	//	9	Mar	5	..... Ditto	2
.....	.....	.....	.....	.....	*Amount*	1318	4	9				

the Following, in February, 1817.

Glasgow	3 Feb.	6 mos.	Glasgow	6 Aug	.....	241	3	//	May	7	Discd. with Royal Bank,	3
Do.	6 Feb.	5 mos.	Do.	9 July	.....	246	19	//				
Do.	9 Feb.	6 mos.	Do.	12 Aug	.....	117	5	2	May	14	..... Royal	3
Do.	11 Feb.	6 mos.	Do.	14 Do.	.....	98	2	4		//	..... Ditto	3
Do.	16 Feb.	5 mos.	Do.	19 July	.....	189	4	//	Apr.	23	..... Ditto	2
Paisley	15 Jan.	4 mos.	Do.	18 May	114 3 //				Feb.	19	..... Thistle.....	1
Glasgow	25 Jan.	4 mos.	Do.	28 May	236 18 6				Mar	12	..... Royal	2
						351	1	6				
Do.	23 Jan.	4 mos.	Do.	31 May		204	13	4		5	..... Ditto	2
					.....							
.....	.....	.....	.....	.....	*Amount*	1448	8	4				

the Following, in March, 1817.

Anderston	7 Mar	6 mos.	Glasgow	10 Sep.	.....	153	19	9				
Glasgow	1 Mar	3 mos.	Do.	4 June	.....	136	17	5	Mar	19	Discd. with Thistle Bank.	2
Do.	5 Mar	6 mos.	Do.	8 Sep.	.....	86	6	6				
Do.	3 Mar	5 mos.	Do.	6 Aug.	.....	267	15	2	May	7	..... Royal	3
Do.	18 Feb.	4 mos.	Do.	21 June	.....	129	2	8	June	21	Received Payment, ...	3
Do.	6 Mar	4 mos.	Do.	9 July	37 2 3							
Do.	6 Mar	6 mos.	Do.	9 Sep.	56 3 //							
Do.	6 Mar	9 mos.	Do.	9 Dec.	56 16 9							
						150	2	//				
.....	.....	.....	.....	.....	*Amount*	924	3	6				

Bills Receivable *Dr.*

For Bills received of

Fol. Led.	When Recd.		No.	On Account of	Drawn by	Payable to	Charater, or upon whom drawn.
18	Apr.	8	197	William Arnot	Himself	My Order	His Pro. Note
22		//	198	John Kingan	Myself	Ditto	My Draft on him
22		9	199	Penman & Brown	Themselves	Ditto	Their Pro. Note
18		11	200	John Howie & Co.	Ditto	Their Order	James Brown
—		//	201	Ditto	Ditto	Ditto	Hill & Gow
20		13	202	Todd & Shortridge	Ditto	My Order	Their Pro. Note
15		//	203	Crombie & Carnegie	Myself	Ditto	My Draft on them
21		15	204	Kibble, Forster, & Co.	Ditto	Ditto	Ditto
16		//	205	H. Houldsworth & Co.	Ditto	Ditto	Ditto
13		//	206	D. Johnson, Son, & Cree	Themselves	Ditto	Their Pro. Note
2	....	..	....	*Received this month,*	.....	.....	.....

For Bills received of

23	May	4	207	James Denny & Co.	Themselves	My Order	Their Pro. Note
20		6	208	Wm. Stirling & Sons	Myself	Ditto	My Draft on them
—		//	209	Ditto	Ditto	Ditto	Ditto
22		10	210	Penman & Brown	W. Smith & Co.	Penman & Brown	Orr & Denny
16		//	211	H. Houldsworth & Co.	Myself	My Order	My Draft on them
17		13	212	John Cochran	Himself	Ditto	His Pro. Note
2	....	..	....	*Received this month,*	.....	.....	.....

For Bills received of

18	June	5	213	William Arnot	Himself	His Order	John Murphy
23		//	214	James Denny & Co.	Themselves	My Order	Their Pro. Note
16		8	215	H. Houldsworth & Co.	Myself	Ditto	My Draft on them
19		10	216	William Bogle & Co.	John M'Call	Ditto	Allan & Smith
15		//	217	Crombie & Carnegie	Themselves	Ditto	Their Pro. Note
13		15	218	D. Johnson, Son, & Cree	Ditto	Ditto	Ditto
2	....	.	....	*Received this month,*	.....	.....	.....

to Sundries.

the following in April 1817.

Place.	Date.	Term.	Where Payable.	When due		Sum.			When		and how disposed of.	Pa. Cash-Book.
	1817											
Glasgow	8 Apr.	3 mos.	Glasgow	11 July	.....	147	11	6	Apr.	23	Dicd. with Royal Bank,	2
do.	6 Apr.	6 mos.	do.	9 Oct.	.....	196	11	//				
do.	5 Apr.	6 mos.	do.	8 Oct.	.....	137	13	7				
	1816											
do.	24 Dec.	6 mos.	do.	27 June	246 18 //				June	27	John Howie & Co. D B	16
	1817											
do.	5 Mar.	4 mos.	do.	8 July	123 16 //				Apr.	23	Discd. wh. Thistle C B	2
						370	14	//				
do.	8 Apr.	5 mos.	do.	11 Sept.	.....	196	13	6	June	12	Indsd to Orhart & Co D B	16
do.	8 Mar.	4 mos.	do.	11 July	.....	114	1	6	Apr.	16	do. Dennistoun & Co	14
do.	10 Apr.	6 mos.	do.	13 Oct.	....	166	9	3				
do.	12 Mar.	4 mos.	do.	15 July		480	18	9	Apr.	16	do. Dennistoun & Co	14
Perth	8 Apr.	6 mos.	do.	11 Oct.		282	11	6				
.....	.....	....	.....	.....	*Amount,*	2093	4	7				

the following in May, 1817.

Glasgow	6 May	6 mos.	Glasgow	9 Nov.		186	19	2				
do.	7 May	6 mos.	do.	10 Nov.	159 19 8							
do.	9 Apr.	4 mos.	do.	12 Aug.	114 9 8				June	4	Discd. with Thistle Bk.	3
						274	9	4				
do.	7 May	6 mos.	do.	10 Nov.		92	13	4				
do.	11 Apr.	4 mos.	do.	14 Aug.		294	12	2	June	4	Discd. with Royal.	3
do.	8 May	6 mos.	do.	11 Nov.		126	8	6				
.....	.....	.....	.....	.....	*Amount,*	975	2	6				

the following in June, 1817.

Glasgow	5 June	6 mos.	Glasgow	8 Dec.		92	18	//				
do.	5 June	6 mos.	do.	8 Dec.		63	3	7				
do.	18 May	4 mos.	do.	21 Sept.		808	17	8				
do.	10 June	4 mos.	do.	13 Oct.		326	7	3				
Anderston	22 May	4 mos.	do.	25 Sept.		357	5	6				
Perth	15 June	6 mos.	do.	18 Dec.		206	10	8				
.....	.....	.....	.....	.....	*Amount,*	1855	2	8				

Sundries Drs.

For the Bills under Acceptance the 31st ult. transferred from

Fol. Led	Date.		No. Old Bill B.	On Account of	Drawn by	Payable to	Place.
1	1817			Stock for the following Bills under acp. viz.			
	Jan.	1	57	Dunn, Smith & Co.	Themselves	Their Order	Glasgow.
			65	James Finlay & Co.	Ditto	Ditto	Do.
			68	J. Handyside,	Myself	His Order	Do.
			71	Blackey, Hardisty & Co.	Themselves	J. Buchanan & Co.	Keswick
			74	Christie & Shaw,	Ditto	Smith & Gray,	London
			76	Dale & Macintosh,	Myself	Their Order	Glasgow
2	.....	...	.....	*Under Acceptance this day.*	.....	.....	....

For Bills Accepted to

Fol.	When Granted		No.	On Account of	Drawn by	Payable to	Place.
18	Jan.	5	77	James Finlay & Co.	Themselves	Their Order	Glasgow
14		11	78	Michael Watson	Myself	His Order	Do.
—		//	79	Ditto	Ditto	Ditto	Do.
12		12	80	George Bowie & Co.	Themselves	Their Order	Aberdeen
2	....	..	.....	*Accepted this month.....*	.....	.....	.....

For Bills Accepted to

14	Feb.	4	81	Tho. Bissland & Co.	Myself	Their Order	Glasgow
9		11	82	Scruton & Campbell	Themselves	Kelly & Gow	London
6		23	83	Mayne & Rowley	J. Baker & Co.	Christie & Shaw	Do.
2	....	..	.....	*Accepted this month. . . .*	.....	.....	.....

For Bills Accepted to

18	Mar.	11	84	James Finlay & Co	Themselves	Their Order	Glasgow
20		//	85	William Stirling & Sons	Myself	Ditto	Do.
2	....	..	.....	*Accepted this month....*	.....	.....	.....

For Bills Accepted to

15	Apr.	6	86	William Gillespie & Co.	Themselves	Their Order	Anderston
18		11	87	John Howie & Co.	Myself	Ditto	Glasgow
14		13	88	Rothsay Spinning Co.	Ditto	Ditto	Do.
2	....	..	.....	*Accepted this month . . .*	.....	.....	.....

For Bills Accepted to

24	May.	8	89	Dalgleish & Frame	Myself	Their Order	Glasgow
6		//	90	Peter Wood	Himself	J. & R. Ritchie	New-York
9		//	91	Scruton & Campbell	Themselves	Their Order	Glasgow
4		//	92	Thomas Bissland & Co.	1Ditto	Ditto	Paisley
2	....	..	.....	*Accepted this month....*	.....	.....	.....

For Bills Accepted to

15	June	6	93	Thomas Pollock & Co.	Myself	Their Order	Glasgow
23		//	94	Thomas Shiels & Co.	Ditto	Ditto	Do.
2	....	..	....	*Accepted this month.....*	.....	.....	.....

to Bills Payable.

the preceding Bill Book, and those which are Accepted in the following Months.

Date &	Term.	Where Payable.	When due.		Sum.			When.		Paid, & to whom.	Pa. Cash Book
1816			1817								
30 Aug	4 mos.	Glasgow	2 Jan.	.....	195	11	10	Jan.	2	Paid to Royal Bank, ...	1
2 Sep.	5 mos.	Do.	5 Feb.	.....	112	15	//	Feb.	5	Paid to..... Ditto	1
23 July	6 mos.	Do.	26 Jan.	.....	178	4	6	Jan.	25	Paid to Thistle Bank	1
18 Dec.	2 mos.	Do.	21 Feb.	.....	210	13	//	Feb.	21	Paid to ..... Ditto	1
17 Dec.	3 mos.	Do.	20 Mar	.....	184	16	8	Mar	20	Paid to Ship Bank	2
22 Sep.	6 mos.	Do.	25 Mar	.....	243	6	6		25	Paid to Paisley Bank	2
.....	.....	.....	.....	*Amount,*	1125	7	6				

the Following in January.

Date &	Term.	Where Payable.	When due.		Sum.			When		Paid, & to whom.	
1 Jan.	6 mos.	Glasgow	4 July	.....	156	7	8				
4 Jan.	3 mos.	Do.	7 Apr	235 15 6				Apr.	6	Paid Thistle Bank	2
9 Jan.	5 mos.	Do.	12 June	134 5 10	370	1	4	Jun.	12	..... Ditto	3
7 Jan.	3 mos.	Do.	10 Apr	.....	460	15	10	Apr.	10	..... Royal	2
.....	.....	.....	.....	*Amount,*	987	4	10				

the Following in February,

3 Feb.	6 mos.	Glasgow	6 Aug	.....	124	10	8				
8 Feb.	3 mos.	London	11 May	.....	302	13	6	May	8	Remd. to Strange & Co...	3
23 Feb.	90 da.	Do.	27 Do.	.....	385	6	11		24	..... Ditto.....	3
.....	.....	.....	.....	*Amount,*	813	13	1				

the Following in March,

7 Mar.	6 mos.	Glasgow	10 Sep.	.....	129	//	//				
7 Mar.	6 mos.	Do.	10 Sep.	.....	492	19	2				
.....	.....	.....	.....	*Amount,*	621	19	2				

the Following in April.

6 Apr.	6 mos.	Glasgow	9 Oct.	.....	245	19	3	June	25	Paid to W. G. & Co. on Disc.	3
11 Apr.	3 mos.	Do.	14 July	.....	371	6	6				
10 Apr.	6 mos.	Do.	13 Oct.	.....	1007	12	6	June	25	Paid to R. Co. in Discot.	3
.....	.....	.....	.....	*Amount,*	1624	18	3				

the Following in May.

8 May	6 mos.	Glasgow	11 Nov	.....	496	10	6				
8 May	60 da.	Do.	10 July	.....	495	15	//				
4 May	3 mos.	London	7 Aug	.....	186	7	//				
7 May	6 mos.	Glasgow	10 Nov	.....	72	9	//				
.....	.....	.....	.....	*Amount,*	1251	1	6				

the Following in June.

4 June	6 mos.	Glasgow	7 Dec.	.....	153	11					
4 June	3 mos.	Do.	7 Sep.	.....	273	17	//				
.....	.....	.....	.....	*Amount,*	427	8	6				
							6				

DAY-BOOK,

C.

GLASGOW, 1st *January*, 1817.

Fol. Led				
1	SUNDRIES *Drs. to Stock.*			
	For the following Balances in my favour, 31st ult°. transferred from the preceding Ledger.			
3	Furniture, ... *in Warehouse,*	71	14	//
16	William Simpson, ... *Glasgow,*	72	11	6
16	Robert Easton, ... *Ditto,*	113	19	6
17	Campbell, Dale, & Co. ..... *Ditto,*	211	6	6
17	William Ferguson. ..... *Ditto,*	117	10	//
17	John Cochran, ... *Ditto,*	192	18	6
18	John Howie & Co. ..... *Ditto,*	110	4	//
18	William Arnot, ... *Ditto,*	145	10	//
15	William Gillespie & Co. ..... *Anderston,*	240	15	6
14	Thomas Bissland & Co. ..... *Paisley,*	163	4	8
13	D. Johnson, Son, & Cree, ... *Perth,*	95	6	//
10	Robert Wilson & Co. ..... *Manchester,*	172	9	10
6	Richard Conder, ... *New York,*	237	12	4
		1945	2	4
1	STOCK *Dr. to Sundries.*			
	For the following personal Balances against me, 31st ult°. transferred from the preceding Ledger.			
18	To James Finlay & Co. ..... *Glasgow,*	436	17	8
19	To William Bogle & Co ..... *Ditto,*	8	4	//
14	To Michael Watson, ... *Leith,*	370	1	4
12	To George Bowie & Co. ..... *Aberdeen,*	460	15	10
11	To Peter Drinkwater, ... *Manchester,*	210	10	//
9	To Strange, Dashwood, & Co, ... *London,*	619	5	//
		2105	13	10

GLASGOW, 1st January, 1817.

PART 1.

Fol.		P. B.*	Pa			
	GOODS *Dr. to Sundries.*					
	For the Stock on hand—the Purchases—the Insurances—and the Net Proceeds of the Sales on Commission.					
1	*To Stock,*.....For Amount on hand this day, as ℔ Inventory, page 96.					
	Cotton Yarn, for 220 bundles Water Twist.....293 10 6					
3	Cotton,.....for 37 bags,.....value.....938 18 1					
	Madder, ... for 12 casks,.....ditto. 443 15 1					
	4.			1676	3	8
	To Thomas Bissland & Co. Paisley,					
14	For 399 lbs. Mule Twist, Bill at 6 months,.....		1	124	10	8
	10.					
	To Peter Drinkwater, Manchester.					
11	For 495 lbs. Mule Twist, 2 mos. and Bill at 2 mos.....		1	119	4	6
	14.					
	To Scruton & Campbell, London,					
9	For 9 casks Madder, recd. by the Jessie, Bill at 3 mos.		2	302	13	6
	17.					
	To William Bogle & Co.					
19	For Premium of Insurance on 110 barrels Ashes from New York to Greenock, by the Frances, D. Brown, Master, on £395, at 2 Guineas per Cent.—Policy and Duty 5*s.* 6*d.* per Cent. 22*s.*		..	9	7	11
	22.					
	To Blackey, Hardesty, & Co. Keswick,					
12	For 228 bundles Water Twist, 5 ℔ Cent. for Bill at 2 mos...		2	316	7	//
	.....*Amount of the Purchases and Insurances in January,*.....		..	872	3	7
3						
	4th FEBRUARY.					
19	*To William Bogle & Co,*					
	For Prem. of Insur. on 15 casks Madder, from London to Leith, by the Susanna, Young, Master, on £545, at 12*s.* 9*d.* per Cent., and Policy 2*s.* 9*d.* per Cent.		..	4	6	//
	9.					
18	*To James Finlay & Co.*					
	For 90 bundles Water Twist, Bill at 6 mos.....		2	129	//	//
	16.					
6	*To Mayne & Rowley, New York,*					
	For 110 barrels Ashes received by the Frances, Bill at 90 ds...		3	385	8	11
	20.					
20	*To William Stirling & Sons,*					
	For 4 boxes Printed Goods, Bill at 6 mos.		3	492	19	2
	23.					
19	*To William Bogle & Co.*					
	For insuring £355 on Goods by the Atlantic, J. King, for New York, at 2 Guineas per Cent., and Policy 22*s.*		..	8	11	1
3	.....*Amount of the Purchases and Insurances in February,*		..	1020	5	2

* Purchase-Book.

GLASGOW, 4th *March*, 1817.

Fol.	GOODS *Dr. to Sundries.*				
9	*To Scruton and Campbell, London,* P. B. For 15 Casks of Madder received by the Susanna, 2 mos. & Bill at 3 mos.	Pa 4	542	6	//
11	*To Peter Drinkwater, Manchester,* For 440lbs. India Twist, 1 mo. & Bill at 2 mos.	5	452	8	//
	9.				
15	*To William Gillespie & Co. Anderston,* For 114 Pieces Printed Goods, Bill at 6 mos.	5	245	19	3
20	*To Todd & Shortridge,* For 3 Boxes Printed Goods, 5 ℔ Cent. discot. for Cash,	5	389	4	//
	12.				
18	*To James Finlay & Co.* For 500lbs. Mule Twist, 5 ℔ Cent. discot. for Cash,	6	118	19	5
14	*To Rothsay Spinning Company.* For 300 Bundles Water Twist, Bill at 6 mos.	6	432	5	//
19	*To William Bogle & Co.* For Prem. of Insurance on Goods by the Isabella, Brown, to Hamburgh, £360, at 45s. per Cent. & Policy 22s.	..	9	4	//
	13.				
14	*To Rothsay Spinning Company,* For 400 Bundles Water Twist, 5 ℔ Cent. discot. for Cash,	6	575	7	6
	14.				
22	*To Geo. & Rob. Dennistoun & Co.* For 19 Bags Cotton, Bill at 4 mos.	7	602	7	3
	16.				
19	*To William Bogle & Co.* For Insuring £410 on Goods, by the Jessie to London, at 12s. 9d. per Cent. & Policy 13s. 9d.	..	3	6	//
	26.				
19	*To William Bogle & Co.* For Prem. of Insurance on Goods by the Hopewell, Rankin, for Hamburgh, £925, at 2 guineas per Cent. & Policy 55s.	..	22	3	6
3	*Amount of the Purchases & Insurances in March,*	..	3393	9	11

GLASGOW, 2d *April* 1817.

Fol.	GOODS *Dr. to Sundries.*				
19	*To William Bogle & Co.* For Prem. of Insurance on 100 Barrels of Ashes by the Nancy, M'Lae, from New York to Greenock, £410, at 3 guineas per Cent. & Policy 27s. 6d. to return 1½ per Cent. for Convoy and Arrival,	..	14	5	9
	5.				
11	*To Peter Drinkwater, Manchester,* P. B. For 900lbs. Georgia Twist, Bill at 2 mos.	Pa 8	377	1	6
	6.				
19	*To William Bogle & Co.* For Insuring £455, on 12 Casks Madder from London by the Charlotte, at 12s. 9d. per Cent. & Policy 13s. 9d.	..	3	11	9
	9.				
14	*To Thomas Bissland & Co. Paisley,* For 300lbs. Mule Twist, Bill at 6 mos.	8	72	9	//
6	*To Peter Wood, New York,* For 50 Bales Cotton, Shipped by the Fanny for Greenock, as per his letter received this day, Amount of Invoice, John Buchanan & Thomas Dunlop, have each one third share of this Cotton, and who allow me 2½ per Cent. on the Sales of the same.	..	1290	16	//
19	*To Tontine Insurance Co.* For prem. of Insurance on the above £1350, at 3 Guineas per Cent. & Policy 77s. to return 1½ per Cent. for Convoy and Arrival.	..	46	7	6
	11.				
23	*To Thomas Shiels & Co.* For 126 Pieces Printed Goods, Bill at 6 mos.	8	273	17	6
	12.				
23	*To Thomas Shiels & Co.* For 44 Pieces of Printed Goods, 5 ℘ Cent. for Cash,	8	115	17	//
	13.				
19	*To William Bogle & Co.* For prem. of Insur. on Goods per the Triton, Campbell, for Philadelphia, £335, at 45s. per Cent. & Policy 22s.	..	8	12	9
	15.				
24	*To Dalgleish & Frame,* For 1 Box & 154 Pieces Printed Goods, Bill at 6 mos.	9	496	10	6
24	*To Alexander Bryce & Co.* For 2 Boxes Printed Goods, 5 ℘ Cent. for Cash,	9	248	15	2
24	*To John M'Fee & Co.* For 1 Box Printed Goods, 5 ℘ Cent. for Cash,	9	159	18	6
	17.				
17	*To William Ferguson,* For 70 Pieces of Calicoes, & 27 Pieces Shawl Cloths received in Barter for 84 Bundles Water Twist,	9	128	9	//
	Carried Forward,		3236	11	11

GLASGOW, 20th *April*, 1817.

Fol.					
	GOODS *Dr. to Sundries.* *Brought over,*	..	3236	11	11
23	*To Thomas Shiels & Co.* For 1 box Printed Goods, 5 ℔ Cent. for Cash, ...P. B.	Pa 9	165	13	3
	26.				
24	*To Dalgleish & Frame,* For 1 box Printed Goods, 5 ℔ Cent. for Cash, ...	9	158	9	10
3	.....*Amount of the Purchases and Insurances in April,*.....		3560	15	//
	May 3.				
9	*To Scruton & Campbell, London,* For 12 Casks Madder received by the Charlotte, Bill at 3 mos.....	10	447	12	//
8	*To William Rainey,* For prem. of Insur. on £850, at 2 Guineas per Cent. on Goods by the Dolphin. M'Lean, for Hamburgh, Policy, 49s. 6d. Comm^c. 85s. to return 30s per Cent. for Convoy and Arrival.....	..	24	11	6
14	*To Rothsay Spinning Company,* For 200 bundles Water Twist, Cash 4th June, ...	11	266	9	6
19	*To William Bogle & Co* For prem. of Insur. on £235, at 2 Guineas per Cent. and Policy 16s. 6d. on Goods by the Dolphin for Hamburgh,.....	..	5	15	2
	5.				
24	*To Dalgleish & Frame,* For 3 boxes Printed Goods, Bill at 6 mos.....	11	241	11	2
	6.				
6	*To Richard Conder, New-York,* For 100 barrels Ashes, by the Nancy, Bill at 3 mos.....	11	398	7	3
	8.				
13	*To Thomas H. Marshall, Perth,* For Net-proceeds of the Sales of 50 pieces Cossaes, not *guaranteed,* as per Account Sales-Book, ...	2	66	14	//
12	*To Gordon, Barron, & Co. Aberdeen,* For the Net-proceeds of the Sales of 300 pieces Muslins, not *guaranteed,*	2	381	4	//
	9.				
11	*To William Wright, Manchester,* For the Net proceeds of the Sales of 92 bundles of Cotton Yarn, *guaranteed,* due 4th June, ...	1	170	7	//
	10.				
25	*To Orhart, White, Rose, & Co.* For 3 boxes White Cambrics, Bill at 4 mos.....P. B.	11	183	18	//
	12.				
24	*To Alexander Bryce & Co.* For 1 box Printed Goods, Bill at 6 mos.....	11	141	13	10
25	*To Brunton & Ballantine,* For 4 boxes Saddlery, at 3 months, ...	12	83	10	2
	13.				
11	*To Smith & Townley, Manchester,* For Net-proceeds of 30 bdles. Cotton Yarn, not *guaranteed,*....S. B.	2	85	13	9
	14.				
24	*To Alexander Bryce & Co.* For 2 Boxes Printed Goods, Bill at 6 mos. .....P. B.	12	197	13	5
	Carried forward,		2695	//	9

GLASGOW, 22nd *May*, 1817.

Fol.	GOODS *Dr. to Sundries.*				
	Brought forward,	...	2695	0	9
12	*To Blackey, Hardisty, & Co. Keswick,* For Net-proceeds of 200 bdles. Water Twist, not *guaranteed,*..S. B.	Pa 3	276	5	4
	24				
19	*To Tontine Insurance Co.* For prem. of Insur. on £905, at 2 per Cent. on Goods by the Betsy, Levi Lucas, for New York, and Policy 55s.	...	20	17	//
15	*To Thomas Pollock & Co. Paisley,* For Net-proceeds of the Sales of 114 bundles Cotton Yarn, *guaranteed,* due 7th December, ...	1	153	11	//
	Amount of the Purchases, Insurances, and Net-proceeds, of the Sales in May,	...	3145	14	1
	June 16,				
13	*To Thomas H. Marshall, Perth,* For the Net-proceeds of 50 pieces Cossaes, not *guaranteed,*....S. B.	4	62	7	7
11	*To William Wright, Manchestsr,* For 280lbs. Mule Twist, taken to account to finish his Sales, the amount due 4th July, ...P. B.	...	51	1	//
	18.				
13	*To Marshall, Stewart, & Black, Perth,* For the Net-proceeds of the Sales, of 310 pieces Muslins, not *guaranteed,* S. B.	4	395	2	3
	19.				
15	*To Thomas Pollock & Co. Paisley* For the Net-proceeds of 56 bundles Cotton Yarn, guard. due 7th January,....	5	79	//	7
	25.				
25	*To John Buchanan,* For his one-third share of the Gain on the 50 bales Cotton in Co. by the Fanny, closed this day, ...	6	46	13	11
23	*To Thomas Dunlop,* For his one-third share of the Gain on the 50 bales Cotton in Co. by the Fanny, closed this day, ...	6	46	13	11
	.....*Amount of Purchases, Net-proceeds of the Sales, &c. in June,*.....	..	680	19	3

DAY-BOOK.

C.

GLASGOW, 2nd *January*, 1817.

PART II.

Fol. Led					
	SUNDRIES *Drs. to Goods.*				
	For the Sales on Credit—Shipments and Adventures, with the Charges, Commission & Insurance—Debentures, &c.				
16	*William Simpson,* Water Twist, 75 bundles,	.....	116	12	6
	4.				
19	*Watson, Arthur, & Co.* Madder, 2 casks,	.....	98	2	4
	8.				
15	*Crombie & Carnegie, Anderston,* Cotton 2 bags,	.....	41	6	7
20	*Todd & Shortridge,* Madder, 3 casks,	.....	117	5	2
	12.				
17	*John Cochran,* Mule Twist, 220lbs.	.....	71	2	3
	15.				
14	*Thomas Bissland & Co. Paisley,* Cotton, 6 bags,	.....	114	3	1
20	*William Stirling & Sons,* Madder 6 casks,	.....	241	3	"
	17.				
17	*Campbell, Dale, & Co.* Water Twist, 108 bundles,	.....	162	6	6
	21.				
20	*Dinwiddie & Paterson,* Mule Twist 60lbs.	.....	14	9	10
	25.				
14	*Thomas Bissland & Co. Paisley,* Cotton, 7 bags,	.....	236	18	6
	28.				
21	*John Patison & Co.* Cotton, 7 bags,	.....	204	13	4
3	*Amount Sold in January,*	.....	1418	3	1

GLASGOW, 4th *February*, 1817.

Fol.	SUNDRIES, *Drs. to Goods.*				
17	*William Ferguson,* Water Twist, 97 bundles,		146	7	//
17	*Campbell, Dale, & Co.* Water Twist, 48 bundles,		77	3	6
	6.				
16	*Robert Easton,* Mule Twist, 162lbs.		57	17	5
	8.				
15	*William Gillespie & Co. Anderston,* Madder, 4 casks,		153	19	9
	11.				
15	*Crombie & Carnegie, Anderston,* Cotton, 4 bags,		95	10	10
16	*William Simpson,* Water Twist, 56 bundles,		86	6	6
	18.				
19	*Watson, Arthur, & Co.* Ashes, 24 Casks Pot,		129	2	8
	23.				
6	*Mayne & Rowley, New-York,* For 3 Trunks Printed Goods shipped on board the Atlantic, J. King, Master, from Greenock to New-York, on their Account & Risk, & to them consigned, Amount, with Charges, as per Invoice-Book, Page 1,		355	19	//
	25.				
21	*Kibble, Forster, & Co.* Madder, 5 casks,	205//19 // 8			
	Ashes, 13 Ditto Pot,	61//15 // 6	267	15	2
20	*Dinwiddie & Paterson,* Mule Twist, 55lbs,		14	8	10
	26.				
14	*Michael Watson, Leith,* Ashes, 20 casks Pearl,		112	1	//
3	*Amount Sold in February,*		1496	11	8

GLASGOW, 2d. *March*, 1817.

Fol.					
	SUNDRIES *Drs. to Goods.*				
17	*John Cochran.*				
	Mule Twist, 240 lbs.		63	10	1
	7.				
16	*Henry Houldsworth & Co. Anderston,*				
	Cotton, 7 bags,		207	2	1
22	*John Kingan,*				
	India Twist, 160 lbs.		196	11	4
	8.				
15	*Crombie & Carnegie, Anderston,*				
	Cotton, 4 bags,		114	1	6
	12.				
22	*Penman & Brown,*				
	Mule Twist, 518 lbs.		137	13	7
7	*Holford, Rucker, & Co. Hamburgh,*				
	For 3 boxes Goods shipped by the Isabella, Brown, for Hamburgh, on their account and risk, and to them consigned, Amount with Charges, as per I. B. p. 2,		357	17	"
5	*Debentures,*				
	For Drawback on the above Goods ex Isabella,		55	3	4
20	*Todd & Shortridge,*				
	Madder, 3 casks,	129//15//7			
	Ashes, 14 do...Pot,	66//17//11			
	16.		196	13	6
16	*Henry Houldsworth & Co. Anderston,*				
	Cotton, 10 Bags,		273	16	8
9	*W. Tate & Co. My Accot. Consignments,*				
	For 3 boxes Printed Goods sent them to sell on my account—Shipt per the Jessie, M'Queen, from Leith to London, Amount per I. B. p. 3,		412	9	9
	19.				
13	*D. Johnson, Son, & Cree, Perth,*				
	Water Twist, 171 bundles,		282	11	6
	22.				
21	*Kibble, Forster, & Co.*				
	Madder, 4 casks,		166	9	3
	26.				
6	*Richard Conder. New York,*				
	Shipped per the Hopewell, Ranken, for Hamburgh, for his account and risk, and consigned to Murray and M'Nab, 10 bales Water Twist, Amount with Charges, and Insurance Commission, as per I. B. p. 3.		923	13	10
3	*Amount Sold and Consigned in March,*		3387	13	5

GLASGOW, 3d. *April*, 1817.

Fol.					
	SUNDRIES *Drs. to Goods.*				
22	*Penman & Brown,*				
	Mule Twist, 90lbs.	.....	23	13	6
	5.				
23	*James Denny & Co.*				
	India Twist, 160lbs.	.....	186	19	2
	9.				
20	*William Stirling & Sons,*				
	Madder, 4 casks,	159 // 19 // 8			
	Ashes, 25 do. Pearl,	114 // 9 // 8			
			274	9	4
22	*Penman & Brown,*				
	India Twist, 105 lbs.	.....	131	19	10
	11.				
16	*Henry Houldsworth & Co. Anderston,*				
	Cotton, 7 bags,	.....	294	12	2
	13.				
7	*Joseph Taylor & Sons, New York,*				
	For 3 boxes Printed Goods per the Triton, Campbell, for Philadelphia, at their account and risk, and consigned to John Gow, Amount per I. B. p. 4,	.....	332	8	8
5	*Debentures,*				
	For bounty on Goods by the Triton,	23 // 8 // 0			
	Drawback ..... ditto,	56 // 11 // 9			
			79	19	9
	15.				
17	*John Cochran,*				
	Georgia Twist, 265 lbs.	.....	126	8	6
	17.				
17	*William Ferguson,*				
	For 84 bundles Water Twist given in barter for 97 pieces Calicoes and Shawl Cloths,	.....	128	11	//
9	*W. Tate & Co. My Accot. Consignments,*				
	For 2 boxes Printed Goods per the Mary, for London, to sell on my account, Amount per I. B. p. 4,	.....	342	18	9
	25.				
16	*Robert Easton,*				
	Cotton Yarn, 395 lbs.	.....	137	11	8
	30.				
19	*William Bogle & Co.*				
	For Average Loss on 12 casks Madder, by the Charlotte, from London, insured the 6th inst.—the Cargo having suffered considerable damage, which is estimated at £2, 11s. per Cent. on £455.	.....	11	11	//
3	*Amount Sold, Consigned, &c. in April,*	.....	2071	3	4

GLASGOW, 2d. *May*, 1817.

Fol.	SUNDRIES *Drs. to Goods.*				
18	*John Howie & Co.*				
	B. H. & Co Water Twist, 70 bundles.	.....	95	6	6
18	*William Arnot,*				
	W. Mule Twist. 320lbs.	67 // 1 // 8			
	Ditto, ... 100 //	25 // 16 // 4			
	3.		92	18	//
23	*James Denny & Co.*				
	W. Mule Twist, 300lbs.	63 // 3 // 7			
	B. H. & Co. Water Twist, 100 bundles,	143 // 15 // 0	206	18	7
7	*Consignment to Hamburgh in Co.*				
	For 6 boxes Printed Goods, shipped per the Dolphin, M'Lean, consigned to Roack & Co. Hamburgh, to sell on our account, Amount per I. B. p. 5, £851 : 16 : 6. My half of which is,	.....	425	18	3
8	*William Rainey,*				
	For his half of the above,	.....	425	18	3
8	*Henry Smith, Hamburgh,*				
	For 3 bales Water Twist, per the Dolphin, M'Lean, for Hamburgh, Amount per I. B. p. 6,	.....	231	17	8
5	*Debentures,*				
	For Drawback on Printed Goods, ℔ the Dolphin,	.....	84	18	7
	4.				
19	*Tontine Insurance Co.*				
	For return of Premium for Convoy and Arrival of the Fanny, £1350, at 1½ ℔ Cent.	.....	20	5	//
21	*Kibble, Forster, & Co.*				
	G. B. Cossacs, 200 pieces,	.....	303	6	8
	8.				
22	*John Kingan,*				
	Mule Twist, 150lbs.	.....	32	15	//
19	*Watson, Arthur, & Co.*				
	T. M. Cossaes, ...50 pieces,	70 // 0 // 0			
	G. B. Shawl Cloths, ...100 do.	92 // 10 // 0			
	9.		162	10	//
19	*William Bogle & Co.*				
	For return of Prem. for Convoy and Arrival of the Nancy, £410, at 1½ per Cent.	.....	6	3	//
	Carried Forward,	.....	2088	15	6

GLASGOW, 9th *May*, 1817.

Fol.	SUNDRIES *Drs. to Goods.*				
	Brought Forward, ...	.....	2088	15	6
13	*D. Johnson, Son, & Cree, Perth.*				
	W. Mule Twist, ...300lbs.....	64 // 12 // 0			
	P. & Co. Ditto, ...350 //	92 // 11 // 0			
	Georgia Twist, ...125 //	49 // 7 . . 8			
	13.		206	10	8
21	*Nimmo and Bell,*				
	S. & T. Georgia Twist, ...150lbs.....	.....	90	12	11
	15.				
20	*Dinwiddie & Paterson,*				
	Mule Twist, ...150lbs.	.....	32	8	10
	18.				
16	*Henry Houldsworth & Co. Anderston,*				
	Cotton in Co. 20 Bales ⅌ Fanny, ...	.....	808	17	8
	22.				
17	*William Ferguson,*				
	B. H. & Co. Water Twist, 30 bundles, ...	.....	45	3	9
15	*Crombie & Carnegie, Anderston,*				
	Cotton in Co. 10 Bales ⅌ Fanny, ...	.....	357	5	6
	24.				
21	*Nimmo & Bell,*				
	P & Co. Mule Twist, 220lbs.	.....	69	1	8
6	*Mayne & Rowley,*				
	For 3 boxes Printed Goods, shipped per the Betsey, Levi Lucas, for New York, for their account and risk, and to them consigned. amount per I. B. p. 6, ...	.....	279	10	1
6	*Richard Conder,*				
	For 5 boxes sundry Goods, shipped as above, amount per I. B. p. 7.	.....	286	16	6
7	*Joseph Taylor & Sons,*				
	For 5 boxes sundry Goods, shipped as above, amount per I. B. p. 7.	.....	340	6	9
3	.....*Amount Sold, Consigned, &c. in May,*	.....	4605	9	10

GLASGOW, 1st *June*, 1817.

Fol.					
	SUNDRIES *Drs. to Goods.*				
14	*Michael Watson, Leith,* Ashes, 20 barrels Pearl,		103	7	2
	3				
20	*Todd & Shortridge,* Calicoes, 70 pieces, and 27 pieces of Shawl Cloths,		129	2	6
	7.				
21	*Kibble, Forster, & Co.* Madder, 4 casks, and 20 casks Ashes Pot,		231	4	6
	10.				
19	*Watson, Arthur, & Co.* Ashes, 14 casks Pot,		61	15	//
	12.				
20	*William Stirling & Sons,* Ashes, 30 casks Pot,		142	12	1
	16.				
21	*Kibble, Forster, & Co.*				
	T. M. Cossaes, 50 pieces,	64 // 3 // 4			
	M. & Co. Muslins, 110 ditto, and 100 pieces Cambrics,	302 // 0 // 0			
			366	3	4
15	*William Gillespie, & Co. Anderston,* Madder, 1 cask,		36	10	5
	17.				
17	*John Cochran,* Georgia Twist, 40lbs.		17	1	8
	18.				
21	*Kibble, Forster, & Co.* M. & Co. Shawl Cloths, 100 pieces,		108	//	//
14	*Rothsay Spinning Co.* Cotton in Co. 10 Bales ⅌ Fanny,		296	4	//
	19.				
22	*Penman & Brown,* P. & Co. Mule Twist, 280lbs.		83	3	9
17	*John Cochran,* Georgia Twist, 60lbs.		27	19	2
20	*Dinwiddie & Paterson,* S. & T. Georgia Twist. 65lbs.		39	//	9
	24.				
15	*William Gillespie & Co. Anderston,* Madder, 3 casks,		129	18	4
20	*William Stirling & Sons,* Ashes, 20 casks Pot,		93	3	//
14	*Thomas Bissland & Co. Paisley,* Cotton in Co. 10 Bales ⅌ Fanny,		221	3	6
	25				
20	*Dinwiddie & Paterson,* Georgia Twist, 50 lbs.		22	3	9
	27.				
16	*William Simpson,* Mule Twist, 40 lbs.		10	19	6
3	*Amount Sold in June,*		2119	12	5

GLASGOW, 7th *January*, 1817.

PART III.

Fol. Led.					
	SUNDRY ACCOUNTS *Dr. to Sundries.*				
	For all complex Entries, and those that cannot with equal propriety come under the former parts.				
11/9	Peter Drinkwater *Dr. to Strange, Dashwood, & Co.* For my Draft on them at 3 mos. date remitted him, due 10 April,..	.....	210	10	//
	18th FEBRUARY.				
9/6	Strange, Dashwood, & Co. *Dr. to Richard Conder,* For his Dft. on G. & R. Kennedy, London, at 60 ds. remitted them, due 26 Apr.	.....	237	12	//
	22.				
21	NIMMO & BELL *Dr. to Sundries,*				
2	To Bills Receivable,....for their Pro. Note now due not paid,....	145//11 // 8			
4	To Profit & Loss,.....expense of protesting ditto,.....	0 // 3 // 0			
			145	14	8
	26.				
12	BLACKEY, HARDISTY, & Co. *Dr. to Sundries,*				
9	To Strange, Dashwood, & Co. for my Dft. at 2 mos. remd. them, due 29 Apr.	300//11 // 0			
4	To Profit & Loss,.....discount allowed by B. H. & Co...	15//16 // 0			
			316	7	//
			699	13	8
	18th MARCH.				
11/9	Peter Drinkwater *Dr. to Strange, Dashwood, & Co.* For my Dft. on them at 2 mos. remitted him, due 21 May, ...	....	119	4	6
	26.				
21	Nimmo & Bell *Dr. to Profit & Loss,*				
4	For Interest included in their instalment Bills received this day, ...	.....	4	7	4
			123	11	10
	8th APRIL.				
18/4	William Arnot *Dr. to Profit & Loss,* For Interest due by him, included in his Pro. Note, taken for his accomm°.	....	2	1	6
	9.				
11/9	Peter Drinkwater *Dr. to Strange, Dashwood, & Co.* For my Dft. on them at 2 months remitted him, due 12 June, ...	.....	452	8	//
	11.				
4/18	Profit & Loss *Dr. to John Howie & Co.* For difference of Intst. due them, included in Bills exchanged this day,	.....	//	12	6
	13.				
10/9	William Tate & Co. *Dr. to W. Tate & Co. my Accot. Consignts.* For Net Proceeds of the Sales for last month, due in 3 mos.	.....	445	4	//
	Carried forward,	.....	900	6	//

GLASGOW, 16th *April*, 1817.

Fol.					
	SUNDRY ACCOUNTS *Dr. to Sundries.*				
	Brought forward, ...		900	6	//
22	G. & R. Dennistoun & Co. *Dr. to Bills Receivable,*				
2	For Bill, No. 205, on Crombie & Carnegie, indorsed them, ...	114 // 1 // 6			
	206, on Henry Houldsworth & Co.....	480 // 18 // 9			
	30.		595	//	3
6	RICHARD CONDER *Dr. to Sundries.*				
9	To Strange, Dashwood, & Co. for Conder's Dft. on G. & R. Kennedy, London, remitted them 18 Feb. due 26 inst. and now returned by them with protest and expenses for non-payment, ...	242 // 8 // 5			
4	To Profit & Loss,..for 20 ℘ Cent on the principal as usual for damages,—the difference is.....	42 // 14 // 0			
			285	2	5
	4th MAY.		1780	8	8
11	Peter Drinkwater *Dr. to Strange, Dashwood, & Co.*				
9	For my Dft. on them at 2 mos. remitted him, due 7 July, ...	.....	377	1	6
	11.				
9	Scruton & Campbell *Dr. to Mayne & Rowley,*				
6	For their Dft. on Boldero & Co. at 90 ds. remitted the former, due 14 Aug.	.....	355	19	//
	18.				
6	Richard Condor *Dr. to Mayne & Rowley,*				
6	For an error in his Dft. on Lees & Co. received this day, being over-drawn, and for which I have advised that M. & R. will pay him the same on my act.	.....	10	//	//
	31.				
4	Profit & Loss, *Dr. to Ord & Dow,*				
23	For a Loss of 8*s.* 6*d.* ℘ £ on £212, 6*s.* suffered by them, and which I have discharged this day, ...	.....	90	4	1
			833	5	1
	6th JUNE.				
12	BLACKEY, HARDISTY, & CO. *Dr. to Sundries,*				
	For the following Bills received on their account, and remitted them:				
18	To John Howie & Co.....for their acceptance 5th inst. at 6 mos.	95 // 6 // 6			
23	To James Denny & Co.....ditto.....6.....ditto, ..	143 // 15 // 0			
			239	1	6
	7.				
9	Strange, Dashwood, & Co. *Dr to Richard Conder,*				
6	For his Dft. on Goldsmid & Son at 30 days sight remd. them, due 14 July, ...	.....	235	2	5
11	William Wright *Dr. to Strange, Dashwood, & Co.*				
9	For my Dft. on them 4th inst. at 2 mos. remitted him, due 7 Aug..	.....	170	7	//
12	GORDON, BARRON, & CO *Dr. to Sundries,*				
	For the following Bills drawn in their favour, and remitted them:				
21	To Kibble, Forster, & Co.....for their acceptce. 2d inst. at 6 mos.	303 // 6 // 8			
19	To Watson, Arthur, & Co.....ditto.....6..//....ditto,..	92 // 10 // 0			
			395	16	8
13	Thomas H. Marshall *Dr. to Watson, Arthur, & Co.*				
19	For their acceptance in his favour 6th inst. at 6 mos. remitted him,	.....	70	//	//
	Carried forward,	.....	1160	7	7

GLASGOW, 10th *June*, 1817.

Fol.	SUNDRY ACCOUNTS, *Dr. to Sundries.*				
	Brought forward, ...		1160	7	7
9	SUNDRIES, *Drs. to W. Tate & Co. My Account Consignts.*				
10	William Tate & Co...for Net Proceeds of the Sales for last month,	187 // 15 // 0			
10	Stirling & Co. my Accot. Goods...for the remainder of Consignt. put into their hands, as advised,....	165 // 12 // 3	353	7	3
19 / 7	William Bogle & Co. *Dr. to Joseph Taylor & Sons,* For the Amount Insured on Goods on account of the latter by the Triton for Philadelphia, 13th April last, the ship & Cargo being lost: Settled with the Underwriters this day, & received J. M'Call's Bill, No. 216, at 4 months, per Bill-Book, (deducting Prem. & Policy,) the Sum Insured was,.....	.....	335	//	//
11 / 21	Smith & Townley. *Dr. to Nimmo & Bell,* For their Acceptance 5th inst. at 6 mos. remitted the former, ...	.....	90	12	11
	12.				
25 / 2	Orhart, White, Rose, & Co. *Dr. to Bills Receivable,* For Bill No. 202 indorsed them, being Todd & Shortridge's Pro. Note due 11th September, ...	.....	196	13	6
	20.				
8	ROACK & CO. *Dr. to Sundries,* For Net Proceeds of the Sales of part of our joint Adventure, & to be remitted for next month.				
7	To Consignment to Hamburgh in Co.....my half...	253 // 8 // 0			
8	To William Rainey, ...his half,..	253 // 8 // 0			
			506	16	//
4 / 7	Profit & Loss, *Dr. to Consignment to Hamburgh in Co.* For my half of the Loss on the above Sales,.....	.....	60	17	10
	27.				
18	JOHN HOWIE & CO. *Dr. to Sundries,* For their Indorsation on J. Brown, now due, not paid, &c.				
2	To Bills Receivable,.....for the above No. 200,.....	246 // 18 // 0			
4	To Profit & Loss,..... .....for expense of protesting ditto,..	0 // 3 // 0			
			247	1	//
	30.				
4 / 9	Profit & Loss, *Dr. to Strange, Dashwood, & Co.* For Interest, Commission, & Postages due them, as ☞ their Account rendered of this date,....	.....	18	4	//
4 / 5	Profit & Loss, *Dr. to James Irvine,* For six months' Salary due him this day,.....	.....	35	//	//
			3004	//	1

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1817							1817						
Jan.	1	To Bills Payable,	1	1125	7	6	Jan.	1	By Cash,	1	898	5	6
	"	To Sundries,	1	2105	13	10		"	By Bills Receivable,	1	2216	16	4
June	30	To *Balance*, Fol.	26	3903	6	11		"	By Sundries,	1	1945	2	4
								"	By Goods,	2	1676	3	8
							June	30	*By Profit & Loss*, Fol.	4	404	0	5
				7134	8	3					7134	8	3

Dr. CASH Cr.

Jan.	1	To Stock,	1	898	5	6	Jan.	31	By Sundries,	1	546	19	7
	31	To Sundries,	"	998	18	7	Feb.	28	By Ditto,	"	919	10	1
Feb.	28	To Ditto,	"	1333	5	8	Mar.	31	By Ditto,	2	1063	1	3
Mar.	31	To Ditto,	2	2202	18	2	Apr.	30	By Ditto,	"	1707	19	9
Apr.	30	To Ditto,	"	579	4	3	May	31	By Ditto,	3	2127	11	5
May	31	To Ditto,	3	2779	10	2	June	30	By Ditto,	"	2353	18	10
June	30	To Ditto,	"	1002	9	7		"	By *Balance*,	26	1075	11	"
				9794	11	11					9794	11	1

Dr. BILLS RECEIVABLE. Cr.

1817							1817						
Jan.	1	To Stock, ...	1	2210	16	4	Jan.	31	By Cash, ...	1	843	11	7
	31	To Sundries, ...	1	1318	4	9	Feb.	28	By Ditto, ...	1	1205	1	10
Feb.	28	To Ditto, ...	1	1448	8	4		22	By Nimmo & Bell, ...	14	145	11	8
Mar.	31	To Ditto, ...	1	924	3	6	Mar.	31	By Cash, ...	2	1805	8	3
Apr.	30	To Ditto, ...	2	2093	4	7		30	By Ditto, ...	//	460	11	6
May	31	To Ditto, ...	//	975	2	6		9	By G. & R. Dennistoun	15	595	//	3
June	30	To Ditto, ...	//	1885	2	8	May		and Co.				
							June	31	By Cash, ...	3	724	5	8
								30	By Ditto, ...	//	538	4	6
								12	By Orhart, White, & Co.	16	196	13	6
								27	By John Howie & Co.	//	246	18	//
								30	By *Balance*, ...	26	4063	15	11
				10825	2	8					10825	2	8

Dr BILLS PAYABLE. Cr.

Jan.	31	To Cash, ...	1	373	16	4	Jan.	1	By Stock, ...	1	1125	7	6
Feb.	28	To Ditto, ...	1	323	8	//		31	By Sundries, ...	1	987	4	10
Mar.	31	To Ditto, ...	2	428	3	2	Feb.	28	By Ditto, ...	1	812	13	1
Apr.	30	To Ditto, ...	//	696	11	4	Mar.	31	By Ditto, ...	1	621	19	2
May	31	To Ditto, ...	3	688	2	5	Apr.	30	By Ditto, ...	1	1624	18	3
June	30	To Ditto, ...	//	1387	17	7	May	31	By Ditto, ...	1	1251	1	6
	//	To *Balance*, ...	26	2952	14	//	June	30	By Ditto, ...	1	427	8	6
				6350	12	10					6850	12	10

Dr. FURNITURE. Cr.

1817								1817							
Jan.	1	To Stock, ...	1	71	14	//		June	30	By *Balance*, ...	26	80	2	//
Mar.	12	To Cash for a Desk,....	2	8	8	//								
				80	2	//						80	2	//

Dr. GOODS. Cr.

				Amounts from Day-Books.			Amounts from Cash-Book.						Amounts from Day-Book.			Amounts from Cash-Book.		
Jan.	1	To Stock, ...	1	1676	3	8				Jan.	31	By Cash, ...	1	....	..	..	37	17	//
	31	To Cash, ...	1	....	...	...	17	7	10		//	By Sundries,	7	1418	3	1			
	//	To Sundries,	2	872	3	7				Feb.	28	By Ditto,...	8	1496	11	8			
Feb.	28	To Cash, ...	1	....	...	...	82	18	4	Mar.	31	By Cash, ...	2	....	..	..	4	1	//
	//	To Sundries,	2	1020	5	2					//	By Sundries,	9	3387	13	5			
Mar.	31	To Cash, ...	2	.....	...	...	33	6	8	Apr.	30	By Ditto,...	10	2071	3	4			
	//	To Sundries,	3	3393	9	11				May	31	By Cash, ...	3	....	..	..	29	1	//
Ap.	30	To Cash, ...	2	.....	...	...	30	18	8		//	By Sundries,	12	4605	9	10			
	//	To Sundries,	5	3560	15	//				June	30	By Cash, ...	3	....	..	..	39	5	7
May	31	To Cash, ...	3	.....	...	...	392	17	11		1	By Sundries,	13	2119	12	5			
	//	To Sundries,	6	3145	14	1											15098	13	9
June	30	To Cash, ...	3	.....	...	...	4	3	11		//	By *Balance*,	26	....	..	..	353	8	10
	//	To Sundries,	6	680	19	3													
		To *Profit &*					14349	10	8										
	//	*Loss*,.....	4	.....	...	...	833	3	2										
							15744	7	2								15744	7	2

Dr. HOUSE-EXPENSES. Cr.

1817								1817							
Jan.	31	To Cash,	1	21	//	//		June	30	By *Profit & Loss*	4	128	10	//
Feb.	26	To Ditto,	1	20	//	//								
Mar.	11	To Ditto,	2	12	5	//								
May	22	To Ditto,	3	35	11	//								
June	12	To Ditto,	//	39	14	//								
				128	10	//						128	10	//

Dr. PROFIT & LOSS. Cr.

Jan.	31	To Cash,	1	14	15	5		Feb.	28	By Cash,	1	14	4	4
Feb.	28	To Ditto,	1	20	18	9			22	By Nimmo & Bell,	14	//	3	//
Mar.	31	To Ditto,	2	41	2	5			26	By Blackey Hardisty & Co	//	15	16	//
Apr.	30	To Ditto,	//	65	11	1		Mar.	26	By Nimmo & Bell,	//	4	7	4
	11	To John Howie & Co.	14	//	12	6		Apr.	30	By Cash,	2	26	4	5
May	31	To Cash	3	34	18	4			8	By William Arnot,	14	2	1	6
	//	To Ord. & Dow,	15	90	4	7			30	By Richard Conder,	15	42	14	//
June	30	To Cash,	3	27	18	10		May	31	By Cash,	3	22	2	9
	20	To Consign. to Ham. in Co.	16	60	17	10		June	30	By Cash,	//	42	//	//
	30	To Strange Dashwood & Co	16	18	4	//			27	By John Howie & Co,	16	//	3	//
	//	To James Irvine,	//	35	//	//			30	By *William Tate & Co.* Fol.	9	43	2	9
	//	To *House Expenses*, Fol.	4	128	10	//			//	By *Goods*,	3	833	3	2
	//	To *Richard Conder*,	6	//	//	4								
	//	To *Thomas Bissland & Co.*	14	//	//	1								
	//	To *John Kingan*,	22	//	//	4								
	//	To *Stock, for net Gain*,	1	404	//	5								
	//	To *Balance*, to remain at the Cr. of this Account as an allowance on bad Debts.	26	103	7	4								
				1046	2	3						1046	2	3

Dr. JAMES IRVINE, my Clerk. **Cr.**

1817															
Mar.	26	To Cash, ...	2	17	10	//	1817	30	By *Profit & Loss*, ...	16	35	//	//
June	12	To Ditto,.....	3	20	10	//	June	//	By *Balance*,.....	26	3	//	//
				38	//	//					38	//	//

Dr. DEBENTURES. **Cr.**

Mar.	12	To Goods,..Ship Isabella,	9	55	3	4	Apr.	6	By Cash, ...	2	55	3	4
Apr.	15	To Ditto, ...Triton,	10	79	19	9	May	15	By Ditto, ...	3	56	11	9
May	3	To Ditto, ...Dolphin	11	84	18	7	June	12	By Ditto,.....	3	23	8	
								30	By *Balance*,.....	26	84	18	7
				220	1	8					220	1	8

Dr. RICHARD CONDER, New-York. Cr.

1817								1817							
Jan.	1	To Stock, ...	1	237	12	4		Feb.	18	By Strange, Dashwood & Co.	14	237	12	〃
Mar.	26	To Goods, ℘ Hopewell,	9	923	13	10		May	22	By Cash, dft. on Lees, ..	3	418	18	10
Apr.	30	To Sundries, ...	15	285	2	5			6	By Goods ℘ Nancy, ..	6	398	7	3
May	24	To Goods ℘ Betsey, ..	12	286	16	6		June	7	By Strange, Dashwood & Co.	15	285	2	5
	18	To Mayne & Rowley,..	15	10	〃	〃			30	By *Profit & Loss*, ...	4	〃	〃	4
									〃	*By Balance*, ...	26	403	4	3
				1743	5	1						1743	5	1

Dr. MAYNE & ROWLEY, New York, Cr.

Feb.	23	To Bills Payable,.....	1	385	8	11	Feb.	16	By Goods ℘ Francis,..	2	385	8	11
	〃	To Goods ℘ Atlantic,..	8	355	19	〃	May	11	By Scruton & Campbell,	15	355	19	〃
May	24	To Ditto, ℘ Betsey, ..	12	279	10	1		18	By Richard Conder, ..	〃	16	〃	〃
							June	30	By *Balance*,.....	26	269	10	1
				1020	18	〃					1020	18	〃

Dr. PETER WOOD, New York. Cr.

May	8	To Bills Payable,.....	1	495	15	〃	Apr.	9	By Goods ℘ Fanny, ..	4	1290	16	〃
June	30	*To Balance*,.....	26	795	1	〃							
				1290	16	〃					1290	16	〃

Dr. JOSEPH TAYLOR & SONS, New York. Cr.

1817								1817							
Apr.	13	To Goods ℔ Triton, ..	10	332	8	8		June	10	By William Bogle & Co.	16	335	//	//
May	24	To Ditto ℔ Betsy, ...	12	340	6	9			30	By *Balance*, ...	26	337	15	5
				672	15	5						672	15	5

Dr. HOLFORD, RUCKER, & Co. Hamburgh. Cr.

Mar.	12	To Goods ℔ Isabella,	9	357	17	//		May	25	By Cash, dft. on Du Fay,	3	263	17	//
								June	30	By *Balance*, ...	26	94	//	//
				357	17	//						357	17	//

Dr. CONSIGNMENT to Hamburgh in Co. Cr.

May	3	To Goods ℔ Dolphin,..	11	425	18	3		June	20	By Roack & Co.	16	253	8	//
									//	By Profit & Loss, ...	//	60	17	10
									30	By *Balance*, ...	26	111	12	5
				425	18	3						425	18	3

Dr. **WILLIAM RAINEY, Glasgow.** **Cr.**

1817								1817							
May	3	To Goods ℔ Dolphin,	11	425	18	3		May	3	By Goods, Insurance,	5	24	11	6
								June	20	By Roack & Co.	16	253	8	//
									30	By *Balance*,	26	147	18	9
				425	18	3						425	18	3

Dr. **ROACK & Co. Hamburgh.** **Cr.**

June	20	To Sundries, Sales,	16	506	16	//	June	30	By *Balance*,	26	506	16	//

Dr. **HENRY SMITH, Hamburgh.** **Cr.**

May	3	To Goods ℔ Dolphin,	11	231	17	8	June	30	By *Balance*,	26	231	17	8

Dr. STRANGE, DASHWOOD, & Co. Bankers, London. Cr.

1817							1817						
Jan.	4	To Cash on Downe & Co.	1	120	//	//	Jan.	1	By Stock, ...	1	619	5	//
Feb.	19	To ditto, ...	1	183	11	//		7	By Peter Drinkwater, ..	14	210	10	//
	18	To Richard Conder,....	14	237	12	//	Feb.	26	By Blackey Hardisty, & Co	//	300	11	//
Mar.	19	To Cash on Downe & Co.	2	310	//	//	Mar.	18	By Peter Drinkwater, ..	//	119	4	6
Apr.	13	To ditto, Boldero & Co.	2	253	18	3	Apr.	9	By Ditto, ...	//	452	8	//
May	4	To ditto, Downe & Co.	3	245	//	//		30	By Richard Conder,....	15	242	8	5
	15	To ditto, Esdaile & Co.	3	289	13	//	May	8	By Cash dft. fa. Smith & Co	3	470	9	//
June	4	To ditto, Downe & Co.	3	200	//	//		4	By Peter Drinkwater, ..	15	377	1	6
	7	To Richard Conder,....	15	285	2	5	June	7	By Cash,..dft. to order.	3	346	16	//
	30	*To Balance,*	26	1202	7	9		//	By William Wright, ...	15	170	7	//
								30	By *Profit & Loss,*	16	18	4	//
				3327	4	5					3327	4	5

Dr. SCRUTON & CAMPBELL, London. Cr.

Feb.	11	To Bills Payable, ...	1	302	13	6	Jan.	14	By Goods, ℔ Jessie, ...	2	302	13	6
May	11	To . Ditto,.....	1	186	7	//	Mar.	4	By Ditto,....Susanna,..	3	542	6	//
	//	To Mayne & Rowley, ..	15	355	19	//	May	3	By Ditto,....Charlotte,	5	447	12	//
June	30	To *Balance,*	26	447	12	//							
				1292	11	6					1292	11	6

Dr. WILLIAM TATE & Co. London, Acco^t. of Consign^ts. Cr.

Mar.	16	To Goods ℔ Jessie,....	9	412	9	9	Apr.	13	By Will. Tate & Co. .. .	14	445	4	//
Apr.	17	To Ditto ℔ Mary.....	10	342	18	9	June	10	By Sundries,.....	16	353	7	3
June	30	To *Profit & Loss,*	4	43	2	9							
				798	11	3					798	11	3

Dr. WILLIAM TATE & Co. London. **Cr.**

1817								1817							
Apr.	13	To Wm. Tate & Co. Accot Consign...	14	445	4	//		May	8	By Cash, dft. to order,..	3	445	4	//
June	10	To Ditto, ...	16	187	15	//		June	30	By *Balance*, ...	26	187	15	//
				632	19	//						632	19	//

Dr. STIRLING & Co. London, my Acco^t. of Goods. **Cr.**

June	10	To W. Tate & Co. Accot. Consign...	16	165	12	3		June	30	By *Balance*, ...	26	165	12	3

Dr. ROBERT WILSON & Co. Manchester. **Cr.**

Jan.	1	To Stock, ...	1	172	9	10		Jan.	10	By Bills Receivable,....	1	172	9	10

Dr. PETER DRINKWATER, Manchester. **Cr.**

1817							1817							
Jan.	7	To Strange, Dashwood, & Co.....	14	210	10	//	Jan.	1	By Stock,.....	1	210	10	//
								10	By Goods, ...	2	119	4	6
Mar.	18	To Ditto,.....	//	119	4	6	Mar.	4	By Ditto,.....	3	452	8	//
Apr.	9	To Ditto,.....	//	452	8	//	Apr.	5	By Ditto,.....	4	377	1	6
May	4	To Ditto,.....	15	377	1	6							
				1159	4	//					1159	4	//

Dr. WILLIAM WRIGHT. Manchester. **Cr.**

June	7	To Strange, Dashwood, & Co.....	15	170	7	//	May	9	By Goods, Accot. Sales,	5	170	7	//
							June	16	By Ditto,.....	6	51	1	
	30	To *Balance*,.....	26	51	1	//							
				221	8	//					221	8	3

Dr. SMITH & TOWNLEY, Manchester. **Cr.**

June	10	To Nimmo & Bell, ...	16	90	12	11	May	13	By Goods, Accot. Sales,	5	85	13	9
							June	30	By *Balance*,.....	26	4	19	2
				90	12	11					90	12	11

Dr. **Blackey. Hardisty, & Co. Keswick.** Cr.

1817								1817							
Feb.	26	To Sundries, . . Bill, &c.	14	316	7	//		Jan.	22	By Goods, ...	2	316	7	//
June	6	To Ditto, ... Bills, . .	15	239	1	6		May	22	By Ditto, Accot. Sales,	6	276	5	4
	30	To *Balance*, ...	26	37	3	10				.....				
				592	12	4						592	12	4

Dr. **George Bowie & Co. Aberdeen.** Cr.

Jan.	12	To Bills Payable, ...	1	460	15	10	Jan.	1	By Stock, ...	1	460	15	10

Dr. **Gordon, Barron, & Co. Aberdeen.** Cr.

June	7	To Sundries, . . Bills, . .	15	395	16	8	May	8	By Goods, Accot. Sales,	5	81	4	//
							June	30	By *Balance*, ...	26	14	12	8
				395	16	8					395	16	8

Dr. **D. Johnson, Son, & Cree, Perth.** Cr.

1817								1817							
Jan.	1	To Stock,	1	95	6	//		Jan.	5	By Bills Receivable,	1	95	6	//
Mar.	19	To Goods,	9	282	11	6		Apr.	15	By Ditto,	2	282	11	
May	9	To Ditto,	12	206	10	8		June	15	By Ditto,	//	206	10	8
				584	8	2						584	8	2

Dr. **Thomas H. Marshall, Perth.** Cr.

June	7	To Watson, Arthur, & Co.	15	70	//	//		May	8	By Goods, Accot. Sales,	5	66	14	//
	30	To *Balance*,	26	59	1	7		June	16	By Ditto,	5	62	7	7
				129	1	7						129	1	7

Dr. **Marshall, Stewart, & Black, Perth.** Cr.

June	30	To *Balance*,	26	395	2	3		June	18	By Goods, Accot. Sales,	6	395	2	3

Dr. ROTHSAY SPINNING Company. Cr.

1817								1817							
Apr.	13	To Bills Payable, ...	1	1007	12	6		Mar.	12	By Goods, ...	3	432	5	//
June	7	To Cash, ...	3	266	9	6			13	By Ditto, ...	//	575	7	6
	18	To Goods, ...	13	296	4	//		May	3	By Ditto, ...	5	266	9	6
								June	30	By *Balance*, ...	26	296	4	//
				1570	6	//						1570	6	//

Dr. MICHAEL WATSON, Leith. Cr.

Jan.	11	To Bills Payable, ...	1	370	1	4	Jan.	1	By Stock, ...	1	370	1	4
Feb.	26	To Goods, ...	8	112	1	//	Mar.	12	By Cash, ...	2	112	1	//
June	1	To Ditto, ...	13	103	7	2	June	30	By *Balance*, ...	26	103	7	2
				585	9	6					585	9	6

Dr. THOMAS BISSLAND & Co. Paisley. Cr.

Jan.	1	To Stock, ...	1	163	4	8	Jan.	4	By Goods, ...	2	124	10	8
	15	By Goods, ...	7	114	3	1		//	By Bills Receivable, ...	1	163	4	8
	25	To Ditto, ...	//	236	18	6	Feb.	16	By Ditto, ...	1	351	1	6
Feb.	4	To Bills Payable, ...	1	124	10	8	Apr.	9	By Goods, ...	4	72	9	//
May	11	To Ditto, ...	1	72	9	//	June	30	By *Profit & Loss*, ...	4	//	//	1
June	24	To Goods, ...	13	221	3	6		//	By *Balance*, ...	26	221	3	6
				932	9	5					932	9	5

Dr. THOMAS POLLOCK & CO. Paisley. Cr.

1817								1817							
June	6	To Bills Payable, ...	1	153	11	//		May	24	By Goods, Accot. Sales,	6	153	11	//
	30	To *Balance*, ...	26	79	//	7		June	19	By Ditto, ...	//	79	//	7
				232	11	7						232	11	7

Dr. WILLIAM GILLESPIE & CO. Anderston. Cr.

Jan.	1	To Stock, ...	1	240	15	6	Jan.	8	By Bills Receivable, ..	1	240	15	6
Feb.	8	To Goods, ...	8	153	19	9	Mar.	7	By Ditto, ...	1	153	19	9
Apr.	6	To Bill Payable, ...	1	245	19	3		9	By Goods, ...	3	245	19	3
June	16	To Goods, ...	13	36	10	5	June	30	By *Balance*, ...	26	166	8	9
	24	To Ditto, ...	//	129	18	4							
				807	3	3					807	3	3

Dr. CROMBIE & CARNEGIE, Anderston. Cr.

Jan.	8	To Goods, ...	7	41	6	7	Mar.	12	By Bills Receivable, ...	1	136	17	5
Feb.	11	To Ditto, ...	8	95	10	10	Apr.	13	By Ditto, ...	2	114	1	6
Mar.	8	To Ditto, ...	9	114	1	6	June	10	By Ditto, ...	//	357	5	6
May	22	To Ditto, ...	12	357	5	6							
				608	4	5					608	4	5

Dr. HENRY HOULDSWORTH & CO. Anderston, **Cr.**

1817							1817						
Mar.	7	To Goods,	9	207	2	1	Apr.	15	By Bills Receivable,	2	480	18	9
	16	To Ditto,	"	273	16	8	May	10	By Ditto,	"	294	12	2
Apr.	11	To Ditto,	10	294	12	2	June	8	By Ditto,	"	808	17	8
May	18	To Ditto,	12	808	17	8							
				1584	8	7					1584	8	7

Dr. WILLIAM SIMPSON, Glasgow. **Cr.**

Jan.	1	To Stock,	1	72	11	6	Feb.	16	By Bills Receivable,	1	189	4	"
	2	To Goods,	7	116	12	6	Mar.	12	By Ditto,	1	86	6	6
Feb.	11	To Ditto,	8	86	6	6	June	30	By *Balance*,	26	10	19	6
June	27	To Ditto,	13	10	19	6							
				286	10	"					286	10	"

Dr. ROBERT EASTON, Glasgow. **Cr.**

Jan.	1	To Stock,	1	113	19	6	Feb.	14	By Cash,	1	113	19	6
Feb.	6	To Goods,	8	57	17	5	Mar.	11	By Ditto,	2	57	17	5
Apr.	25	To Ditto,	10	137	11	8	May	6	By Ditto,	3	137	11	8
				309	8	7					309	8	7

Dr. CAMPBELL, DALE, & Co. Glasgow. Cr.

1817								1817							
Jan.	1	To Stock,	1	211	6	6		Jan.	8	By Bills Receivable,	1	126	14	//	
	17	To Goods,	7	162	6	6		Feb.	6	By Ditto,	1	246	19	//	
Feb.	4	To Ditto,	8	77	3	6		Mar.	16	By Cash,	2	77	3	6	
				450	16	6						450	16	6	

Dr. WILLIAM FERGUSON, Glasgow Cr.

Jan.	1	To Stock,	1	117	10	//		Jan.	14	By Cash,	1	117	10	//	
Feb.	4	To Goods,	8	146	7	//		Mar.	11	By Ditto,	2	146	7	//	
Apr.	17	To Ditto,	10	128	11	//		Apr.	17	By Goods,	4	128	9	//	
May	22	To Ditto,	12	45	3	9			//	By Cash,	2	//	2	//	
								June	30	By *Balance*,	26	45	3	9	
				437	11	9						437	11	9	

Dr. JOHN COCHRAN, Glasgow. Cr.

Jan.	1	To Stock,	1	192	18	6		Jan.	12	By Bills Receivable,	1	264	//	9	
	12	To Goods,	7	71	2	3		May	6	By Cash,	3	63	10	1	
Mar.	2	To Ditto.	9	63	10	1			13	By Bills Receivable,	2	126	8	6	
Apr.	15	To Ditto,	10	126	8	6		June	30	By *Balance*,	26	45	//	10	
June	17	To Ditto,	13	17	1	8									
	19	To Ditto,	//	27	19	2									
				499	//	2						499	//	2	

Dr. JOHN HOWIE & Co. Glasgow. Cr.

1817								1817							
Jan.	1	To Stock,.....	1	110	4	//		Jan.	7	By Bills Receivable, ..	1	110	4	//	
Apr.	11	To Bills Payable,.....	1	371	6	6		Apr.	11	By Ditto,.....	2	370	14	//	
May	2	To Goods, ...	11	95	6	6			//	By Profit & Loss... Int.	14	//	12	6	
June	27	To Sundries,..Bill, &c..	16	247	1	//		June	6	By Blackey Hardisty & Co	15	95	6	6	
									30	By *Balance*,.....	26	247	1	//	
				823	18	//						823	18	//	

Dr. WILLIAM ARNOT, Glasgow. Cr.

Jan.	1	To Stock,.....	1	145	10	//		Jan.	5	By Bills Receivable, ..	1	145	10	//	
Apr.	8	To Cash, ...	2	145	10	//		Apr.	8	By Ditto,.....	2	147	11	6	
	//	To Profit & Loss,..Int.	14	2	1	6		June	5	By Ditto,.....	2	92	18	//	
May	2	To Goods, ...	11	92	18	//									
				385	19	6						385	19	6	

Dr. JAMES FINLAY & Co. Glasgow. Cr.

Jan.	5	To Bills Payable,.....	5	156	7	8		Jan.	1	By Stock,.....	1	436	17	8	
Feb.	8	To Cash, ...	1	280	10	//		Feb.	9	By Goods,.....	2	129	//	//	
Mar.	11	To Bills Payable,.....	1	129	//	//		Mar.	12	By Ditto,.....	3	118	19	5	
Apr.	6	To Cash, ...	2	118	19	5									
				684	17	1						684	17	1	

Dr. WILLIAM BOGLE & Co. Insurance Brokers, Glasgow. Cr.

1817								1817							
Feb.	19	To Cash, ...	1	8	4	//		Jan.	1	By Stock,.....	1	8	4	//
Apr.	30	To Goods, aver. & Char.	10	11	11	//			17	By Goods, Ins. & Frances,	2	9	7	11
May	9	To Ditto, return & Nancy,	11	6	3	//		Feb.	4	By Ditto, .. Susanna,..	//	4	6	//
June	10	To Jos. Taylor & Sons,	16	335	//	//			23	By Ditto, .. Atlantic,..	//	8	11	1
	30	To *Balance*,.....	26	62	17	2		Mar.	12	By Ditto, .. Isabella,..	3	9	4	//
									16	By Ditto, .. Jessie,....	//	3	6	//
									26	By Ditto, .. Hopewell,	//	22	3	6
								Apr.	2	By Ditto, .. Nancy, ..	4	14	5	9
									6	By Ditto, .. Charlotte,	//	3	11	9
									13	By Ditto, .. Triton, ..	//	8	12	9
								May	3	By Ditto, .. Dolphin,..	5	5	15	2
								June	10	By Bills Receivable, ..	2	326	7	3
				423	15	2						423	15	2

Dr. TONTINE INSURANCE COMPANY, Glasgow. Cr.

May	4	To Goods, return & Fanny	11	20	5	//		Apr.	9	By Goods, Insur. Fanny,	4	46	7	6
June	30	To *Balance*,.....	26	46	19	6		May	24	By Ditto,..... Betsy,	6	20	17	//
				67	4	6						67	4	6

Dr. WATSON, ARTHUR, & Co. Glasgow. Cr.

Jan.	4	To Goods, ...	7	98	2	4		Feb.	12	By Bills Receivable,... ..	1	98	2	4
Feb.	18	To Ditto, ...	8	129	2	8		Mar.	13	By Ditto, ...	1	129	2	8
May	8	To Ditto, ...	11	162	10	//		June	7	By Gordon, Barron, & Co.	15	92	10	//
June	10	To Ditto, ...	13	61	15	//			//	By T. H. Marshall, ...	//	70	//	//
									30	By *Balance*, ...	26	61	15	//
				451	10	//						451	10	//

Dr. TODD & SHORTRIDGE, Glasgow. Cr.

1817								1817								
Jan.	8	To Goods, ...	7	117	5	2		Feb.	9	By Bills Receivable. ..	1	117	5	2
Mar.	12	To Ditto, ...	9	196	13	6		Mar.	9	By Goods, ...	3	389	4	//
Apr.	16	To Cash, ...	2	389	4	//		Apr.	13	By Bills Receivable, ..	2	196	13	6
June	3	To Goods, ...	13	129	2	6		June	30	By *Balance*, ...	26	129	2	6
				832	5	2						832	5	2

Dr. WILLIAM STIRLING & SONS, Glasgow. Cr.

Jan.	15	To Goods, ...	7	241	3	//	Feb.	3	By Bills Receivable, ...	1	241	3	//
Mar.	11	To Bills Payable, ...	1	492	19	2		20	By Goods, ...	2	492	19	2
Apr.	9	To Goods, ...	10	274	9	4	May	6	By Bills Receivable, ...	2	274	9	4
June	12	To Ditto, ...	13	142	12	1	June	30	By *Balance*, ...	26	235	15	1
	24	To Ditto, ...	//	93	3	//							
				1244	6	7					1244	6	7

Dr. DINWIDDIE & PATERSON, Glasgow. Cr.

Jan.	21	To Goods, ...	7	14	9	10	June	30	By *Balance*, ...	26	122	12	//
Feb.	25	To Ditto, ...	8	14	8	10							
May	15	To Ditto, ...	12	32	8	10							
June	19	To Ditto, ...	13	39	//	9							
	25	To Ditto, ...	//	22	3	9							
				122	12	//					122	12	//

Dr. JOHN PATTISON & Co. Glasgow. Cr.

1817								1817							
Jan.	28	To Goods, ...	7	204	13	4		Feb.	16	By Bills Receivable, ..	1	204	13	4

Dr. NIMMO & BELL, Glasgow. Cr.

Feb.	22	To Sundries, ...	14	145	14	8		Mar.	26	By Bills Receivable, ..	1	150	2	//
Mar.	26	To Profit & Loss,....Int.	//	4	7	4		June	10	By Smith & Townley,..	16	90	12	11
May	13	To Goods, ...	12	90	12	11			30	By *Balance*,.....	26	69	1	8
	24	To Ditto,.....	//	69	1	8								
				309	16	7						309	16	7

Dr. KIBBLE, FORSTER, & Co. Glasgow. Cr.

Feb.	25	To Goods, ...	8	267	15	2		Mar.	12	By Bills Receivable, ..	1	267	15	2
Mar.	22	To Ditto,.....	9	166	9	3		Apr.	15	By Ditto,.....	2	166	9	3
May	4	To Ditto,.....	11	303	6	8		June	7	By Gordon, Barron, & Co.	15	303	6	8
June	7	To Ditto,.....	13	231	4	6			30	By *Balance*,.....	26	705	7	10
	16	To Ditto,.....	//	366	3	4								
	18	To Ditto,.....	//	108	//	//								
				1442	18	11						1442	18	11

Dr. **JOHN KINGAN, Glasgow.** Cr.

1817								1817							
Mar.	7	To Goods, ...	9	196	11	4		Apr.	8	By Bills Receivable, ..	2	196	11	〃	
May	8	To Ditto, ...	11	32	15	〃		June	30	By *Profit & Loss*, ...	4	〃	〃	4	
									〃	By *Balance*, ...	26	32	15	〃	
				229	6	4						229	6	4	

Dr. **PENMAN & BROWN, Glasgow.** Cr.

Mar.	12	To Goods, ...	9	137	13	7		Apr.	9	By Bills Receivable, ..	2	137	13	7	
Apr.	3	To Ditto, ...	10	23	13	6		May	6	By Cash, ...	3	63	〃	〃	
	9	To Ditto, ...	〃	131	19	10			10	By Bills Receivable, ..	2	92	13	4	
June	19	To Ditto, ...	13	83	3	9		June	30	By *Balance*, ...	26	83	3	9	
				376	10	8						376	10	8	

Dr. **GEO. & ROB. DENNISTOUN & Co. Glasgow.** Cr.

Apr.	16	To Cash, ...	2	7	7	〃		Mar.	14	By Goods, ...	3	602	7	3	
	〃	To Bills Receivable, ..	14	595	〃	3				.....					
		.....		602	7	3				.....		602	7	3	

Dr. **ORD & DOW, Glasgow.** **Cr.**

1817								1817							
Mar.	26	To Cash, ...	2	212	6	//		Apr.	25	By Cash, ...	2	37	3	//
								May	31	By Ditto, ...	3	84	18	5
									//	By *Profit & Loss*, ...	15	90	4	7
				212	6	//						212	6	//

Dr. **JAMES DENNY & CO. Glasgow.** **Cr.**

Apr.	5	To Goods, ...	10	186	19	2		May	4	By Bills Receivable, ..	2	186	19	2
May	3	To Ditto, ...	11	206	18	7		June	5	By Ditto, ...	2	63	3	7
									6	By Blackey Hardisty & Co	15	143	15	//
				393	17	9						393	17	9

Dr. **THOMAS SHIELS & CO. Glasgow.** **Cr.**

May	7	To Cash, ...	3	281	10	3		Apr.	11	By Goods, ...	5	273	17	6
June	6	To Bills Payable, ...	1	273	17	6			12	By Ditto, ...	//	115	17	//
									20	By Ditto, ...	//	165	13	3
				555	7	9						555	7	9

Dr. DALGLEISH & FRAME, Glasgow. Cr.

1817								1817							
May	8	To Bills Payable, ...	1	496	10	6		Apr.	15	By Goods,.	4	496	10	6
June	4	To Cash, ...	3	158	9	10			26	By Ditto, ...	5	158	9	10
	30	To *Balance*,.....	26	241	11	2		May	5	By Ditto, ...	"	241	11	2
				896	11	6						896	11	6

Dr. ALEXANDER BRYCE & Co. Glasgow. Cr.

June	4	To Cash, ...	3	248	15	2	Apr.	15	By Goods,.....	4	248	15	2
	30	To *Balance*,.....	26	339	7	3	May	12	By Ditto,.....	5	141	13	10
								14	By Ditto, ...	"	197	13	5
				588	2	5					588	2	5

Dr. JOHN M'FEE & Co. Glasgow. Cr.

May	7	To Cash,.....	3	159	18	6	Apr.	15	By Goods,.....	4	159	18	6

Dr. ORHART, WHITE, ROSE, & Co. Glasgow. Cr.

1817								1817							
June	12	To Bills Receivable, ...	16	196	13	6		May	10	By Goods, ...	5	183	18	//
								June	12	By Cash, ...	3	12	15	6
				196	13	6						196	13	6

Dr. BRUNTON & BALLANTINE, Glasgow. Cr.

June	30	To *Balance*, ...	26	83	10	2		May	12	By Goods, ...	5	83	10	2

Dr. JOHN BUCHANAN, Glasgow. Cr.

June	30	To *Balance*, ...	26	46	13	11		June	25	By Goods, share of Gain,	6	46	13	11

Dr. THOMAS DUNLOP, Glasgow. Cr.

June	30	To *Balance*, ...	26	46	13	11		June	25	By Goods, share of Gain,	6	46	13	11

Dr. BALANCE. 30th June, 1817. Cr.

To Cash,	1	1075	11	//	*By Stock, net Capital,*	1	3903	6	11
To Bills Receivable,	2	4063	15	11	By Bills Payable,	2	2952	14	//
To Furniture,	3	80	2	//	By Peter Wood,	6	795	1	//
To Goods, ...611 12 1	3				By Strange, Dashwood, & Co.	9	1202	7	9
Deduct Sale of Smith & Townley's not finished, ☞ *Accot. S. Book*, p. 5. .. 76 3 3					By Scruton & Campbell,	9	447	12	//
					By William Wright,	11	51	1	//
					By Blackey, Hardisty, & Co.	12	37	3	10
					By Tho. H. Marshall,	13	59	1	7
		535	8	10	By Marshall, Stewart, & Black,	13	395	2	3
To James Irvine,	5	3	//	//	By Thomas Pollock & Co.	15	79	//	7
To Debentures,	5	84	18	7	By William Bogle & Co.	19	62	17	2
To Richard Conder,	6	403	4	3	By Tontine Insurance Co.	19	46	19	6
To Mayne & Rowley,	6	269	10	1	By Dalgleish & Frame,	24	241	11	2
To Joseph Taylor & Sons,	7	337	15	5	By Alexander Bryce & Co.	24	339	7	3
To Holford, Rucker, & Co.	7	94	//	//	By Brunton & Ballantine,	25	83	10	2
To Consignt. to Hamb. in Co.	7	111	12	5	By John Buchanan,	25	46	13	11
To William Rainey,	8	147	18	9	By Thomas Dunlop,	25	46	13	11
To Roack & Co.	8	506	16	//	By *Profit & Loss*, to remain at the *Cr.* of that *Account*, to make good the Debts, ..140 12 6 Deduct *Int.* due by the Banks, ... 37 5 2	4	103	7	4
To Henry Smith,	8	231	17	8					
To William Tate & Co.	10	187	15	//					
To Stirling & Co. Acco^t. Goods.	10	165	12	3					
To Smith & Townley,	11	4	19	2					
To Gordon, Barron, & Co,	12	14	12	8					
To Rothsay Spinning Compy.	14	296	4	//					
To Michael Watson,	14	103	7	2					
To Thomas Bissland & Co.	14	221	3	6					
To William Gillespie & Co.	15	166	8	9					
To William Simpson,	16	10	19	6					
To William Ferguson,	17	45	3	9					
To John Cochran,	17	45	//	10					
To John Howie & Co.	18	247	1	//					
To Watson, Arthur, & Co.	19	61	15	//					
To Todd & Shortridge,	20	129	2	6					
To William Stirling & Sons,	20	235	15	1					
To Dinwiddie & Paterson,	20	122	12	//					
To Nimmo & Bell,	21	69	1	8					
To Kibble, Forster, & Co.	21	705	7	10					
To John Kingan,	22	32	15	//					
To Penman & Brown,	22	83	3	9					
	£.	10893	11	4		£.	10893	11	4

To Prove the Posting of the Ledger.

Add together the Dr. and Cr. sides of *Cash*—the Dr. side of *Bills Receivable*—the Cr. side of *Bills Payable*—the Dr. and Cr. sides of the inner columns of *Goods*—and the sum of the entries in the Day-Book, titled *Sundry Accounts Dr. to Sundries*, and as these comprise the whole of the transactions in the Books, it follows, that their Sum will correspond with the Amount of all the Ledger Accounts.

This Check will not only detect any error or omission in the Posting, but if any mistakes have been committed, it leads to an easy discovery of them. As the two sides of the Ledger when added, either at the end of a month or before taking a Balance, will agree with each other, & as the *Balance Check* will correspond with either side, or in case of a mistake with the side of the Ledger which is correct; this points out the side where the error lies, and of course, directs the Accountant's search in examining the Books.

As this Check on the Posting is so easy, and so soon performed, we recommend to the Book-Keeper to use it *monthly*; and when the period arrives for a *general Balance*, he has to examine only the preceding month for any mistakes which may have been made.

Fol.			Amounts.		
1	Cash,	Dr...	9794	11	11
"	——	Cr...	8719	"	11
2	Bills Receivable,	Dr...	10825	2	8
2	Bills Payable,	Cr...	6850	12	10
3	Goods,	Dr...	14349	10	8
"	——	Cr...	15098	13	9
—	Sundry Accounts Dr. to Sundries, in Day-Book, pages 1, 14, 15, & 16, ..		10702	5	6
		Proof	76339	18	3

The Two sides of the Ledger added.

Fol.		Dr.				Cr.		
1	..	13025	13	3	..	15449	8	9
2	..	14723	1	6	..	13611	19	7
3	..	14991	6	"	..	15208	18	4
4	..	538	13	9	..	169	16	4
5	..	258	1	8	..	170	3	1
6	..	3259	18	1	..	3382	4	5
7	..	1456	10	8	..	913	2	10
8	..	1164	11	11	..	277	19	6
9	..	3725	4	8	..	5418	7	2
10	..	971	1	1	..	617	13	10
11	..	1420	3	11	..	1466	5	9
12	..	1412	1	"	..	1434	12	2
13	..	654	8	2	..	1108	12	"
14	..	3088	4	11	..	2467	10	2
15	..	1568	18	8	..	1481	10	6
16	..	2180	7	2	..	2169	7	8
17	..	1387	8	5	..	1297	3	10
18	..	1894	14	7	..	1647	13	7
19	..	832	13	"	..	880	14	8
20	..	2199	3	9	..	1711	14	2
21	..	1957	8	10	..	1182	19	4
22	..	1208	4	3	..	1092	5	2
23	..	1161	11	6	..	1161	11	6
24	..	1063	14	"	..	1644	12	5
25	..	196	13	6	..	373	11	6
		76339	18	3		76339	18	3

PRELIMINARY REMARKS ON SET D.

The Business of a West-India Merchant, who is part Owner, and Husband of several Ships, affords a very great variety in the Transactions; and to render that variety as extensively useful as possible, we have made the present Set a Company-concern.

As the Subsidiary Books in the preceding Sets were given complete for the information of the Young Accountant, there is no occasion here for more than a specimen of such as require any explanation, excepting the Day-Book.

DAY-BOOK.

The design of the present Day-Book is to record every transaction in Trade (except the money received and paid, which is entered in the Cash-Book), necessary to be entered in the Journal, and posted from it into the Ledger; having always a reference to the Subsidiary Books, when more minute details are wanted. The amount of the Net Proceeds of the Sales, and the Shipments, are the only entries which are extracted from these Books until the period for striking a general *Balance*. However, if the Accountant chuses, these entries may be made from the original Books, especially when they are numerous. But the fewer Books we have to refer to, at the time of writing the Journal, there will be the less room for errors or omissions.

As the Transactions in a Business of this kind are pretty much diversified, we have expressed the entries in the style of *Dr.* and *Cr.*, which we recommend, as it very much facilitates the writing of the Journal; besides, the Accountant must recollect the circumstances of the transaction better at the time, than afterwards. In one instance, however, namely in entering the *Sales*, we have deviated from this mode. The reason of this, was, the suppressing of Accounts in the Ledger for the Purchasers.

The articles in which a West-India Merchant deals, being bulky, and the *Terms* being expressly understood by the Parties at the time of the Sale, it is not necessary to burthen the Journal and Ledger with such Post-entries as opening an Account for each Purchaser, and closing it by the Bill or Settlement. It is sufficient to record the Bill in the Bill-Book, and to note the *No.*, *Term*, and *Sum*, at the entry in the Day-Book.

The particulars of the Sales are not inserted in the Day-Book, as these appear with more propriety in the *Account-Sales-Book*, from which duplicates to be furnished the *Employers* are made out.

The Agents in Greenock, to whose care the Goods on Consignment are addressed, and who pay Charges at Import, Cellar-rent, and delivery, generally furnish their Employers with a state of the Charges paid on the different articles before *Balancing*, which is the reason why the Sums received by them from others on their account appear in the Day-Book at that period.

The Charges paid by the *Company* on account of Goods Exported, and on Sales on Commission, with the Interest, and the further proportion of Charges belonging to each, are collected from the Subsidiary Books, and entered to these respective Accounts, immediately before taking a Balance, consequently the Accounts of *Charges* and *Interest* in the Ledger require only *one line* for such transactions, from one Balance to another.

ACCOUNT-SALES-BOOK.

The Sales here entered, are supposed not to be furnished the Proprietors, until the whole of the Consignment on that Account be disposed of, even although the Goods were imported by different Vessels. This is a better mode than rendering *partial* Sales; for, besides avoiding the multiplying Accounts, it shews the whole at one view; and when there is no necessity to do otherwise, this ought always to be followed. The *Net Proceeds* of such Sales, therefore, are only brought monthly through the Day-Book,

JOURNAL.

This Book commences with the articles of the former *Balance*, supposed to be transferred from the preceding Books.

The first or left hand column refers to the pages of the Ledger, to which the several articles are posted, and the next contains the day of the month.

We shall only farther observe, that the entries in the Cash-Book are Journalized at the end of each month, according to the practice of some Merchants.

LEDGER.

In the first *Folio* of this Book are opened two Accounts, of *Stock*, and *Stock in Co.* The first of which is merely nominal, and serves the purpose only of reversing the Account of *Balance* in the preceding Ledger, and of restoring again the several *Drs.* and *Crs.* to their proper stations—The other exhibits, not only the Company's *Net Stock*, but also the *Profits* since the former Balance, and the present share of each Partner. *Accounts in Co.* for each Partner are therefore unnecessary.

The Bill-Accounts are next to be explained. The Bills Receivable are entered as in Set B. The Bills Payable remain on record in the Bill-Book till paid: when they are entered as Cash to that person's Account on whom paid; and the Bills under Acceptance at a general Balance are then entered singly into the Ledger, and the persons debited for the same. Circumstances may occur to occasion deviations in the method followed in these Accounts; of this kind in the latter Account is an entry in page 23 of the Journal.

Debts Payable on open Accounts—for the *Purchases* &c. made at home; as these are either paid on discount, or when due in Cash, they are classed under this title; and the Debts due to the Company for Freight, &c. at a *Balance*, are entered under the title of *Outstanding Accounts*. By having only such Personal Accounts in the Ledger as are unavoidable; or in other words, as in general require *Accounts Current*. The Balancing of the Ledger will be greatly facilitated. Besides, the Accountant can see, at one view, the state of those Accounts upon which the Company's Funds so much depend, and can, in a short time, when required, produce such a statement to his Employers, as may enable them to determine what offers for the advance of money on additional Consignments may with propriety be accepted of from Correspondents.

Under the Account of *Merchandise*, are entered all Goods purchased for Exportation, with the Charges thereon, and which exhibits the *Gain* or *Loss*. The HERRING ACCOUNT, although kept distinct from that of MERCHANDISE, might have been entered with it.

Instead of opening an Account for the Goods consigned by each vessel, or an Account of each kind of Goods, we have opened only one general Account for all consignments, under the title of *Sales on Commission*. This we prefer to opening Accounts for each Article, especially if they are numerous. But when the articles are few, as in the present Set, an Account may with propriety be opened for each. The Account of *Sales on Commission* is debited with the *Duty*, *Freight*, and *Charges*, of what remained on hand at the former Balance—the additional *Charges* paid by the Agents on the same, and similar Charges on what has since been received for Sale—*Interest* on the Duties &c. the Net proceeds of the Sales, and Profit & Loss for the Balance, which is gain. On the Credit side are entered the Amount of the Sales, and the Duty, Freight, and Charges of what now remain on hand, constitute the Balance.

The reason why we have opened distinct *Accounts* for each Voyage of the Company's ships is, because the different Voyages are often referred to at a future period, to shew how they have turned out, and other circumstances: it is proper that the Ledger should afford that information. At the *Ship-Accounts* are entered only the Cost of the Vessel; and an allowance for Tear and Wear is made at the PROFIT & LOSS ACCOUNT.

Interest should, in general, be charged on all Property, Real and Personal, previous to taking a *Balance*, especially in Partnership Concerns. This is done in the present Set, except on such Accounts as are settled at a future period; when Interest is paid on these, it is carried to the proper side of the Interest Account from the Cash-Book. Of this description are the Bank Accounts, and the Bond and Bill Account; an allowance being made at the Profit & Loss Account for the Interest on these due at this period.

DAY-BOOK.

D

GLASGOW, 4th *July*, 1817.

Sold John Phillips, Cwt. M. & Co. 40 Hhds. Sugar, Net 546//3//3, at 77/. ℔ Cwt. as ℔ Sales-Book, p. 1	2105	1	9
No. 179, Bill at 3 months, due 7th Oct. . . . . 505 // 1 // 0			
180, . . //. . 4 . . //. . . . . 7th Nov. . . . . 547 // 9 // 9			
181, . . //. . 4 . . //. . . . . 7th . // . . . . . 547 // 8 // 6			
182, . . //. . 5 . . //. . . . . 7th Dec. . . . . 505 // 1 // 9			
2105 // 1 // 9			
9.			
Merchandise Dr. to Wilson & Greenhill, For 4 Bales Osnaburgs shipped by them ℔ the *Tay*, Packet, ...	163	2	9
10.			
Moses Louis Dr. to Insurance, For Premium on £125 underwrote by us on 5 Hhds. Sugar ℔ the Happy-Return, Jamaica to Greenock, at 9 Guineas ℔ Cent. to return 4 ℔ Cent. for Convoy and Arrival. Policy 11/. . . . 12 // 7 // 3			
Commission ½ ℔ Cent. 0//12 // 6	12	19	9
Sir John Towers Dr. to Insurance, For Premium on £300 underwrote by us on 15 Hhds. Sugar, and 120 . . . . ditto . . . . . on 10 Pun. Rum,			
£420 consigned us ℔ the Happy-Return, Jamaica to Greenock—Premium as above. Policy 27/6. . . . . 41 // 1 // 3			
Commission ½ ℔ Cent. 2 // 2 // 0	43	3	3
Samuel Johnson Dr. to Insurance, For Premium on £132 underwrote by us on 6 Hhds. Sugar ℔ the Happy-Return, Jamaica to Greenock, at 9 Gs. ℔ Cent. as above. Policy 11/. . . . . 13 // 0 // 4			
Commission ½ ℔ Cent. 0//13 // 3	13	13	7
Insurance Dr. to Company Assurance, For the Premium on £677, being the Amount underwrote by us this day, with Policies 49/6. and Commission 67/9.	69	16	7
12.			
Meymott & Co. Dr. to Insurance, For Premium on £280 underwrote by us on 10 Hhds. Sugar, and 80 . . . . ditto . . . . . on 5 Bags Cotton,			
360 ℔ the Happy-Return, Jamaica to Greenock, at 9 Guineas ℔ Cent. Policy 22/. . . . . 35 // 2 // 4			
Commission ½ ℔ Cent. 1//16 // 0	36	18	4

GLASGOW, 12th *July*, 1817.

5	Samuel Johnson Dr. to Insurance, For Premium on £600 insured on 20 Hhds. Sugar ℔ the St. Ann, Campbell, Jamaica to Greenock, at 9 Guineas ℔ Cent. Policy 33/.....58 // 7 // 0 Commission ½ ℔ Cent. 3 // 0 // 0	61	7	//
5	Insurance Dr. to Sundries, For Premium on £960 insured on Produce this day. To Co. Assurance, for Prem. on £360 ℔ Happy-Return, Pol. 22/. Com. 36/. 36//18//4 To Tontine Insurance Co. for ditto 600 ℔ St. Ann, ... Pol. 33/. 58// 7//0	95	5	4
	13			
5	Mures, Fordyce, & Co. Dr. to Insurance, For Premium on £600 insured on 20 Hhds. Sugar, 240...ditto...on 20 Pun. Rum, and 320...ditto...on 20 Bales Cotton, £1160 ℔ the Clyde, M'Gee, Jamaica to Greenock, at 9 Guineas ℔ Cent. Policy 66/.....112//18 // 4 Commission ½ ℔ Cent. 5//16 // //	118	14	4
5	Insurance Dr. to Sundries, To John Alston & Sons, for Prem. on £660, part of the above, Pol. 38/6,... 64//51//1 To Company Assurance, for ditto on 500, ditto, Pol. 27/6. Com.... 50/. 51//2 //6	115	8	5
	20.			
5	Sold John Pattison & Co. M. & Co. 20 Bales Cotton, Net 3950lbs. at 1/11. ℔ S. B. p. ..... No. 183, Bill at 4 months, due 23d. Nov.	378	10	10
6	Sales on Commission Dr. to Meymott & Co. For *Net proceeds* of 40 Hhds. Sugar ℔ the Happy-Return, due 7th Nov. 1134//14//0 20 Bales Cotton ℔ Atlantic, ...23d.. 306//15//6 Sales-Book, page	1441	9	6
5	Sold E. Jones, P. 10 Hhds. Sugar, Net 130 2 4, at 80/. ℔ Cwt. as ℔ Sales-Book, *pa.* No. 184, Bill at 4 months payable in London, due 23d Nov.	522	2	10
6	Sales on Commission Dr. to John Public, For *Net proceeds* of the above 10 Hhds. Sugar, due 23d Nov. ℔ S. B. p.	289	15	8
	22.			
6	Sales on Commission Dr. to Alan Ker & Co. For Charges paid by them at shipping 80 Planks Mahogany, M. W. ℔ the Dublin Trader, O'Hara, master, consigned to James Forbes & Co. for Sale, being for Yard Rent 15/9. and other Charges 17/6.....	1	13	3

GLASGOW, 3d. August, 1817.

8	Sold Robert & James M'Nair, I. H. 15 Hhds. Sugar, Net 200//1//7 at 78/3. ℔ Cwt. as ℔ S. B. pa. ... No. 185. Bill at 4 months, *due 6th Dec.*	783	14	6
8	Sales on Commission Dr. to John Hanson, For *Net proceeds* of 15 Hhds. Sugar by the Happy-Return, due 6th Dec. as ℔ Sales-Book, pa.	441	9	5
	10.			
8	Merchandise Dr. to Wilson & Greenhill, For 4 Bales Osnaburgs, received by the Dundee Packet, ℔ Invo. ...	175	11	2
	13.			
8	Murray & Waller Dr. to Insurance, For Premium on £450 insured on 15 Hhds. Sugar, 60..ditto on 5 Pun. Rum, and 120..ditto on 70 Planks Mahogany, £630 consigned us ℔ the Happy-Return, Jamaica to Greenock, at 9 Guineas ℔ Cent. Policy, 38/6.....61//9//2 Commⁿ. ½ ℔ Cent, 3//3//0	64	12	2
9	Insurance Dr. to John Alston & Sons, For the Premium & Policy on the above, ...	61	9	2
8	Sold James Forbes & Co. Dublin, M. L. 20 Pun. Rum, Containing 2220 gallons, W.H. 10 // ditto, // 1115 30 Gallons, 3335 at 3/. Custom-house guage, No. 187. Bill at 4 months, due 16th Dec. *No recourse in case of Leakage.* Cellar-rent to be paid by the Purchasers, *if not shipt in* 1 *month.*	500	5	//
8	Sales on Commission Dr. to William Hanson, For *Net proceeds* of 10 Pun. Rum ℔ the Columbus, due 16th Dec.... S. B. p...	128	13	7
	14.			
9	Adventure to Jamaica Dr. to Sundries, For 500 barrels Herring, shipped ℔ the Cecilia, Captain Hamilton, consigned to J. & D. Kinsey, Jamaica, deliverable at Kingston or Savannah La-Mar, as they shall order. To Herring,.....for 500 barrels, at 30/..... 750 // 0 // 0 To Alan Ker & Co. for Freight to be paid by them at 6/. ℔ barrel, and Charges at shipping already paid, £6//2//6 } 156 // 2 // 6	906	2	6
9	Store in St. Kitts Dr. to Ingram, Hunter, & Co. Received advice ℔ their letter of the 11th *current*, that they had insured on Rum and Molasses by the General Washington, Brigantine, Franklin, (the vessel being American property,) £525 Sterling, from our Store in St. Kitts to Philadelphia, Premium at 3 Guineas ℔ Cent Policy 33/.	18	3	9

GLASGOW, 14th *August*, 1817.

	Sundries Drs. to Insurance, Received advice this day to Insure on Produce by the Minerva, James Noble, St. Kitts to Clyde. On account of the following, viz. Sir Richard Parnell,..Premium on £1050 insured on 35 Hhds. Sugar, at 7 Guineas ℔ Cent...Policy 60/6.....80 // 4 // 0 Commission ½ ℔ Cent. 5 // 5 // 0	85	9	//
	Francis Barlow, ...Premium on £600 insured on 30 Hhds. Sugar, at 7 Guineas ℔ Cent...Policy 33/.....45 // 15 // 0 Commission ½ ℔ Cent. 3 // 0 // 0	48	15	//
8	John Vanderkemp, ...Premium on £750 insured on 25 Hhds. Sugar, at 7 Guineas ℔ Cent...Policy 44/.....57 // 6 // 6 Commission ½ ℔ Cent. 3 // 15 // 0	61	1	6
	Hector & Daniel Riley, Premium on £900 insured on 30 Hhds. Sugar, at 7 Guineas ℔ Cent...Policy 49/6.....68 // 12 // 6 Commission ½ ℔ Cent. 4 // 10 // 0	73	2	6
	Store in St. Kitts, ...Premium on £1292 : 6 : 8 on *specie*, (£2196, 19 // 4 *Currency*, at 70 ℔ Cent.) at 7 Guineas ℔ Cent. Policy 71/6.....	98	11	3
		366	19	3
	Insurance Dr. to Sundries, For the above Premiums and Policies,			
9	To Tontine Insurance Company, ditto. on £1650...at 7 Gs. ℔ Ct. Policy 93/6.	125	19	//
	To John Alston & Sons,.....ditto. on 1050..at..do..... // 60/6.	80	4	//
	To William Bogle & Co.....ditto. on 600...at...do..... // 33/...	45	15	//
	To Company Assurance,.....ditto. on 1292:6:8 at do..... // 71/6.	98	11	3
	19.			
	Merchandise Dr. to James Forbes & Co.	350	9	3
8	For 72 pieces Irish Linen, and 30 pieces Sheeting, purchased from them, Amount ℔ Invo.....	223	5	6
	Sundries Drs. to Tontine Insurance Company, For Premiums on the following Vessels, insured on their Voyages homewards ; Voyage I. of the Ship Minerva, from Nevis and St. Kitts to Clyde,			
9	.Premium on £2750, at 4 Guineas ℔ Cent. certain, Policy 154/. 123 // 4 // 0 Voyage III. of the Ship Happy-Return, from Jamaica to Clyde, Prem. on £1800, at 6 Guineas ℔ Cent. certain, Policy 99/... 118 // 7 // 0	241	11	//
	Merchandise Dr. to Wilson & Greenhill, For 1 Bale Sail-Cloth, 1500 yards, assorted ℔ Invo.....	87	10	//
	Sold Robert & James M'Nair, M.W. 20 Hhds. Sugar, net 237 1 6 at 79/6. ℔ Cwt.....S. B. p.	943	5	7
8	No. 188. Bill at 3 months, due 22d Nov. ..... 471 // 12 // 7 189. //....5 //.....22d Jan. ..... 471 // 13 // 0 943 // 5 // 7			

GLASGOW, 19th *August*, 1817.

9	Voyage III. of the Ship Happy-Return Dr. to William Cuming, For further charges paid by him after settling for the Ship's Outfit, as ℔ Accounts discharged, furnished by his Agent, ...	8	5	2
8	Sales on Commission Dr. to Murray & Waller For Net Proceeds of 20 Hhds. Sugar, by the Happy-Return, due 22d, December,.....℔ S. B. page,.....	520	10	//
	24.			
8	Sold Anderson, Gray, & Co. M. L. 10 Pun. Rum, Containing 1100 Gallons at 4/...S. B. page, No. 186, Bill at 4 months, due 27 December.	220	//	//
9	Sales on Commission Dr. to Alan Ker & Co. For additional charges paid by them, as ℔ Accot. of yesterday's date, on 85 Hhds. Sugar on hand the 30th June,..... 10 // 2 // 7 40 Pun. Rum ditto, ... 10 // 17 // 0 20 Bales Cotton ditto,..... 0 // 7 // 6	21	7	1
8	Sales on Commission Dr. to Moses Louis, For Net Proceeds of 30 Pun. Rum by the Columbus, due 20th Dec. S. B. page,	389	15	3
	SEPTEMBER 6th.			
11	Sales on Commission Dr. to Duties, For the Duty on the Import-Weight of the produce consigned us by the following Vessels, which arrived at Greenock on the 3d. viz. *By St. Ann.* Samuel Johnson,..20 Hhds. Sugar, 261 // 2 // 0 Matthew Goodair, 8 //....do.....112 // 1 // 7 28 Cwt. 373 // 3 // 7 Duty 26/8, ℔ Ct. 498 // 8 // 4 *By Atlantic.* Matthew Goodair, 12 Hhds. Sugar, 168 // 1 // 25 Duty 26/8, ℔ Ct. 224 // 12 // 7 *By Clyde.* Matthew Goodair, 10 Hhds. Sugar, 141 // 1 // 21 MuresFordyce&Co15 // do. 192 // 1 // 14 25 Hhds. Cwts. 333 // 3 // 7 Duty 445 // 1 // 8 10 Pun. Rum 1101 Gall. Custom, 10d. 45 // 17 // 6 20 Bales Cotton 5262lbs. Duty, 2d. 43 // 17 // 2 534 // 16 // 4	1257	17	3
11	Proprietors of Hopewell Estate Dr. to Insurance, For Premium on £1700 Insured on 60 Casks Sugar, ℔ the Happy-Return, Jamaica to Greenock, at 9 Guineas ℔ Cent. Policy 93/6. .....165 // 6 // 6 Commission ½ ℔ Cent. 8 // 10 // 0 And Premium on £600 Insured on 20 Hhds. Sugar ℔ the St James's Planter, Jamaica to London, at 5 Guineas ℔ Cent. Policy 33/. .....31 // 13 // 0 Commission ½ ℔ Cent. 3 // 0 // 0	173 34	16 13	6 //
		208	9	6

GLASGOW, 6th September, 1817.

	Insurance Dr. to Sundries,				
	For the Premiums and Policies, as in the last entry.				
	To Tontine Insurance Company on £1133//6//8, part of the above ℔ Happy-Return, at 9 Guineas ℔ Cent, Policy 66/.		110	8	//
11	To Company Assurance, on £566//13//4 do. Pol. 27/6. Com°. 56/8.....	57//15//2			
	on 200 // // ℔ the St. James's Planter, at 5 Guin. ℔ Cent. Policy 11/. Commo. 20/.	12 // 1//6			
	To Ingram, Hunter, & Co...on 400 // // ℔ do. Policy 22s.....		69	16	2
			22	2	//
			202	6	2
	Store in St. Kitts, Dr. to John Alston & Sons,				
	For Premium on £450, insured on 15 Hhds. Sugar, ℔ the Spooner from				
11	St. Kitts to London, at 7 Guineas ℔ Cent, Policy 16/6.....	33//18//0			
	Ditto on 180 insured on 6 Hhds. Sugar & 95..do... on 5 Pun. Rum,				
	275 ℔ the Basseterre to Liverpool at 7 Guineas ℔ Cent. Policy 27/6	21//11//9			
			55	9	9
	Sundries Drs. to Mures, Fordyce, & Co.				
	For short Interest on £270, insured on 5 Hhds. Sugar, and 10 Pun. Rum, ℔ the Clyde, the 13th July, at £8//19. ℔ Cent. after allowing ½ ℔ Cent. to the underwriters as usual.				
11	John Alston & Sons,..on £153//12//6 being their proportion, ...	13//15//0			
	Company Assurance,...on 116 // 7//6 being our proportion.	10 // 8//3			
	Also for return of Premium for Convoy & Arrival on what came to hand,		24	3	3
	John Alston & Sons on £506 // 7//6 at 4 ℔ Cent.....	20//5 // 1			
	Company Assurance on 383//12//6 at //	15//6//11			
			35	12	//
			59	15	3
	Tontine Insurance Company Dr. to Samuel Johnson,				
12	For return of Premium on £600 at 4 ℔ Cent. for Convoy and Arrival of the St. Ann, ...		24	//	//
	20.				
	Sold John Phillips,				
12	M G 20 Hhds. Sugar, Net 283//2//9, at 81/6. ℔ Cwt. ℔ S. B. pa.	1155//11//9			
	2 months interest added in bill No. 191	4//16//3			
	No. 190 Bill at 4 months, due 23 January,.....	577//16//0	1160	8	//
	191 // .. 6 ..... 23 March,.....	582//12//0			
		1160 // 8//0			
	26.				
	Sold Greenock Sugar-House Company,				
12	S. J. 20 Hhds. Sugar, Net 257//0//21, at 81/6. ℔ Cwt. ℔ S. B. pa.....		1048	//	9
	No. 192 Bill at 4 months, due 29 January, ...	1048//0//0			
	Sales on Commission Dr to Samuel Johnson,				
12	For Net Proceeds of 20 Hhds. Sugar, ℔ the St Ann, due 29 January,....		578	17	//
	28.				
	Ingram, Hunter, & Co. Dr. to John Emmott,				
12	For money received by them, from him on our Account before his Sailing for the East Indies to be applied agreeable to his instructions, as ℔ their letter of the 25th instant, ...		1760	14	6

GLASGOW, 30th *September*, 1817.

	Store in St. Kitts Dr. to Iver M'Iver & Co.					
	For Goods shipped by them ℔ the St, Kitts Planter, Spooner, from Liverpool, agrecable to our orders as ℔ their letters dated the 25th current. They consist of 22 Packages. The furnishers as under.					
	From Peels & Co. *Manchester*, 9 mos. or 7½ ℔ Cent. discot.		125//11//6			
	Miller & Bow, *Ditto*,.....Ditto, ...		171//3//11			
12	J. & R. Phillips, *Ditto*,.....Ditto, ...		116//17//9			
			413//13//2			
	Mores & Lee, *Birmingham*, 12 Mos. or 10 ℔ Cent....		88//5//4			
	Craven & Dawson, *Wakefield*,..do.		120//3//6			
	Johnson & Evat, *Sheffield*, ...do.		65//3//9			
	John Wakefield, *Kendal*, 6 mos. do. 6¼ ℔ Cent.....		110//11//6			
			384//4//1			
	Their own Charge for Warehouse Rent, Customnouse Fees, Cartage, Wharfage, & Commission, ...		40//2//6			
				837	19	9
	Merchandise Dr. to Sundries,					
	For Goods Purchased for Exportation of the following Persons in this month,					
	To Debts Payable upon open Accounts, viz. from					
	Carron Company, ..as ℔ Bill of Parcels, dated September	2..	151//11//6			
		23..	107//6//0	258	17	6
	Smithfield Company, ...	10..	61//3//5			
		25..	58//14//0	119	17	5
	Dalnotter Iron Company, ...	25	.....	93	6	9
	William Fulton, ... *Anchor-Smith*, ...	4	.....	122	19	//
	New Rope-work Company, ...	18..	75//19//6			
		20..	45//11//5	121	10	11
	J. & W. Scott, ... *Copper-Smiths*, ...	2	.....	35	12	6
	James Lockhart, ... *Hardware*, ...	25..	67//10//2			
		27..	17//12//7	85	2	9
	Thomas Smith & Co. ..... *Saddlers*, ...	26	.....	86	14	9
	John Hood, ... *Cooper*, ...	18..	57//16//0			
		24..	23//15//0		11	//
13	Mrs. William Miller, ... *Victualler*, ...	23	.....	37	12	4
	John Cowan & Co. ..... *Brewers*, ...	21	.....	125	16	10
	Alexander Wilson, ... *Stationer*, ...	19	.....	57	18	3
	John Reid, ... *Upholsterer*.	24..	123//12//6			
		25..	57//14//0	181	6	6
	Aitkin & Cambell, ... *Haberdashers*, ...	7	.....	55	17	9
	Angus Macdonald, ... *Jeweller*, ...	17	.....	96	3	//
	Verriville Glass-Work Company, ...	19	.....	95	4	11
	William Young & Co. ..... *Earthenware*, ...	25	.....	82	2	3
	Duntocher Woollen Company, ...	10	.....	113	18	//
	John Buchanan & Co. ..... *Hosiers*, ...	19	.....	29	10	//
	John Kilmarnock, ... *Ditto*, ...	10	.....	22	5	1
	David Marshall & Co. ..... *Tape-Makers*, ...	21	.....	121	4	6
	John Murdoch & Co. ..... *Linen Merchants*, ..	23..	112//6//9			
		25..	63//4//10	175	11	7
	Henry Hardy & Co. ..... *Linen-Merchants*, ..	25	.....	416	10	7
	Orhart, White, Rose, & Co. ..... *Manufacturers*, ...	22..	141//14//0			
		26..	176//17//9			
		27..	93//5//7	411	17	4
	To John Hay, for Sundry Goods Purchased of him (money being occasionally advanced) as ℔ Purchase Book, ...	2..	417//15//0	3028	11	6
		11..	513//14//9	931	9	9
				3960	1	3

GLASGOW, 1st *October*, 1817.

15	Store in St. Kitts Dr. to Ingram, Hunter, & Co. For Goods shipped by them on board the Eagle, Ross Master, London, to St. Kitts, Amount, with Charges, Freight, & Insurance, as ℔ Invoice & Bill of Lading furnished us by this Mail, ...	2256	17	3
15	Store in St. Kitts Dr. to Darby & Dare, For Provisions shipped by them in the Union, O'Hara Master, Cork, to St. Kitts, as ℔ Invoice and Bill of Lading furnished us, (duplicates by the ship) Amount, with Charges, to £527 10s. *Irish*, ...	486	18	5
	5.			
15	John & David Kinsey Dr. to Sundries, For the following Debts received in Jamaica on our Account, agreeable to their letter dated 2d. August, received this day, To Outstanding Debts in Jamaica, viz. received, From Ephraim Mendez, ... 65 // 2 // 7 Samuel Laurence, ... 24 // 3 // 11 William King, ... 23 // 0 // 4 Margaret White, ... 11 // 6 // 8 J. Barker & Co. in part, ... 70 // 0 // 0 *Jamaica Currency at* 40 ℔ *Cent.* ..193 // 13 // 6 is 138 // 6 // 9 To Interest, ..for interest included in the four first, ... 4 // 18 // 11	143	5	3
15	Store in St Kitts Dr. to Tontine Insurance Company, For Premium on £800 insured on Goods for our Store ℔ the St Kitts Planter, Spooner, from Liverpool, at 7 ℔ Cent. certain, Policy 44/...58 // 4 // 0 And on £500 insured on Provisions ℔ the Union, O'Hara, from Cork with Convoy at 4 Guineas ℔ Cent. Policy 27/6.....22 // 7 // 6	80	11	6
	10.			
15	Sold James Paterson, M. G. 10 Hhds. Sugar, Net 143 // 2 // 4, at 83/3, ℔ Cwt. S. B. page No. 193, Bill at 4 months, due 13th February.	597	9	4
15	Sales on Commission Dr. to Matthew Goodair, For Net Proceeds of 12 Hhds. Sugar by the Atlantic, } due 23d. January, 8 Ditto, ... by the St Ann, } 651 // 13 // 10 10 Ditto, ... by the Clyde, 13th Feb. 342 // 2 // 0 Sales-Book, pa.	993	15	10
	11.			
16	Merchandise Dr. to Wilson & Greenhill, For 5 Bales Osnaburgs, shipped by them ℔ the Tay, Packet ℔ Invo.	205	17	6
	14.			
15	Sold Cunningham Corbet, M. F. & Co. 10 Pun. Rum, containing 1101 Gall. at 3/8, as ℔ S. B. pa. No. 197, Bill at 4 mos. due 17th February.	201	17	//

GLASGOW, 15th *October*, 1817.

16	Francis Barlow Dr. to Company Assurance, For Premium on £600 underwrote on 20 Hhds. Sugar, and 200 ..... on 10 Bales Cotton, 800 consigned us ℔ the Eagle, Denniston, from St Kitts to Clyde, at 7 Guineas ℔ Cent. Policy, 44/. . . 61 // 0 // 0 Commission ½ ℔ Cent. 4 // 0 // 0	65	//	//
	21.			
15	Sold Robert M'Fee & Co. Greenock, M F & Co. 15 Hhds. Sugar, net 188 // 1//21, at 82/6, ℔ Cwt. S. B. p. No. 195. Their Indor. on J. Paterson, Oct. 16th, at 4 mos. due 19th February,.....348//15 // 7 196. Their own Pro. Note, Oct. 21, at 4 mos. due 24th February,.....428//10 // 6 777 // 6 // 1	777	6	1
16	Meymott & Co. Dr. to Company Assurance, For Premium on £300 underwrote by us on 10 Hhds. Sugar, 60.....ditto,.....on 5 Pun. Rum, 75.....ditto,.....on 5 Bags Cotton, and 100.....ditto,.....on 50 Planks Mahogany, 535 consigned us ℔ the Caledonia, Scott, Jamaica to Greenock, at 9 Guineas ℔ Cent. to return 4 ℔ Cent. for Convoy and Arrival, Policy 33/. Commission ½ ℔ Cent. 53/6.....	54	17	7
	22.			
15	Sold Henry Houldsworth & Co. Anderston, M F & Co 20 Bags Cotton, net 5263lbs. at 1/9.....Sales-Book, pa. No. 194. Bill at 4 mos. due 25th Feb.	460	10	3
15	Sales on Commission Dr. to Mures, Fordyce, & Co. For Net-Proceeds of 10 Pun. Rum, by the Clyde, due 13th Feb. 117//14 // 2 15 Hhds. Sugar,....ditto,.....24th // 429//16//10 20 Bags Cotton,....ditto,.....25th // 365//18 // 4 Sales Book, pa.	913	9	4
	24.			
16	Sundries Drs. to Sundries, For the return of Premium for Convoy and Arrival of the Happy-Return. —Drs.— Tontine Insurance Co. ....£1133 // 6 // 8 at 4 ℔ Cent.....45 // 6 // 8 John Alston & Sons,..... 630 // 0 // 0..... // .....25 // 4 // 0 Company Assurance,.....1603//13 // 4..... // .....64 // 3 // 0 3367 // 0 // 0	134	13	8
	—CRS.— To Moses Louis, ...£125 // 0 // 0 at 4 ℔ Cent..... 5 // 0 // 0 To Sir John Towers,..... 420 // 0 // 0..... // .....16//16 // 0 To Samuel Johnson,..... 132 // 0 // 0..... // .....5 // 5 // 8 To Meymott & Co. ..... 360 // 0 // 0..... // .....14 // 8 // 0 To Murray & Waller, ... 630 // 0 // 0..... // .....25 // 4 // 0 To Proprietors of Hopewell Estate,1700 // 0 // 0..... // .....68 // 0 // 0 3367 // 0 // 0	134	13	8

GLASGOW, 24th *October*, 1817.

Sales on Commission Dr. to Sundries,

For Duty and Freight on the Import Weight of the Produce consigned us by our ship the Happy-Return, which arrived safe at Greenock on the 11th current. She sailed from Jamaica with Convoy on the 25th July.

	PROPRIETORS.	Mks.	Hhds.	Trs.	Sugar. Cw.	qr.	lb.	Rum. Pun.	Galls.			
	Moses Louis,	ML	5		66	2	7					
	Sir John Towers,	SIT	15		203	2	8	10	1121			
	Samuel Johnson,	SJ.		6	85	3	8					
	Meymott & Co.	M&Co.	10		143	2	21					
	Murray & Waller,	MW	15		208	2	24	5	606			
	Hopewell Estate,	HP	50	10	781	1	15					
	John Hanson,	IH	15	2	227	1	10	25	2752			
	William Hanson	WH	12		168	2	7					
	John & David Kinsey,	IDK.						12	1345			
16			128	12	1885	2	16	52	5825			
	Duty on the Sugar at 26/8, ℔ cwt.							2514	3 10			
	Freight on..ditto, at 6/.....							565	13 10			
										3079	17	8
	Customs on the Rum at 10d. ℔ gall.							242	14 2			
	Freight on....ditto, at 6d....							145	12 6			
										388	6	8
	Meymott & Co. M. 5 Bags Cotton, Duty on 1109lbs. at 2d. ℔ lb....							9	4 10			
	Freight on ditto 1½d ...							6	18 7			
										16	3	5
	Murray & Waller..70 Planks Mahogany, Duty on 3600 feet.....							38	0 3			
	Freight on ditto, 1½d....							22	10 0			
										60	10	3
										3544	18	0
	To Duties, ... for Amount as above,									2804	3	1
	To Voyage III. of the Happy-Return,.. for Freights,									740	14	11
										3544	18	

GLASGOW, 4th *November*, 1817.

18	Sold 140 Casks Sugar, by the Happy-Return, In 3 Lots. Bills at 4 months, viz. Leith Sugar-House Company, Lot 1. 60 Casks. HP Net, 792 // 1//11, at 75/. ℔ Cwt. Sales-Book, pa.....2971 // 6 // 1 2 months Interest added in Bill, No. 199, 12 // 8 // 5 No. 198. Bill at 4 mos. due 7th March, ...1485//13 // 0 199. //....6..... 7th May, ...1498 // 1 // 6 2983//14 // 6	2983	14	6
18	Sold Robert & James M'Nair, Lot 2. 40 Casks. M & Co. 10 Casks, Net 145 // 1 // 7 Particulars ℔ S. B. pa. MW 15....//.....210 // 1//24 SIT 15....//.....206 // 1//22 40 562 // 0//25 at 77/9, ℔ Cwt. ..... No. 200. Bill at 4 mos. due 7th March, ...1092//16 // 0 201. //....4 // .....7th .. // .....1092//16 // 9 2185//12 // 9	2185	12	9
18	Sold Dundee Sugar-House Company, Lot 3. 40 Casks. JH 17 Casks, Net 229 // 3//23 WH 12.... // ....170 // 2//21 SJ 6.... // .... 86 // 3//16 ML 5.... // .... 61 // 1//21 40 554 // 3//25 at 78/. ℔ Cwt. ..... No. 202. Bill at 4 mos. due 7th March.	2164	7	9
18	Sales on Commission Dr. to Sundries, For Net Proceeds of 83 Casks Sugar by the Happy-Return, on account of the following, as ℔ Sales finished this day. To Proprietors of Hopewell Estate, 60 Hhds. due 7th Mar. pa.....1572 // 0 // 0 To William Hanson,.....12 //.....7th // ..... 363//12//11 To Samuel Johnson,..... 6 //.....7th // ..... 185 // 1//10 To Moses Louis ..... 5 //.....7th // ..... 143//12 // 2 83	2264	6	11
	Sold Miller & Rowan, MW 5 Pun. Rum, containing 606 Gall. SIT 10 //....//.....1121 15 1727 Gallons, at 4/. ..... No. 204. Their indor. on J. Alexander, 23 Sep. 5 mos. due 27th Feb. 190//11 // 0 205. Ditto.....Rob. Brown, 7 Oct. 6 mos. // 10th Apr. 312 // 5 // 0 *See* Cash-Book 16th inst. 502//16 // 0	345	8	//
18	Sales on Commission Dr. to Sir John Towers, For Net Proceeds of 15 Hhds. Sugar by the Happy-Return, due 7th Mar. 437//15 // 9 10 Pun. Rum .....ditto.....17th Mar. 138//11 // 1	576	6	10

GLASGOW, *4th November*, 1817.

	Sales on Commission Dr. to Sundries,			
	For the Duty and Freight on the Import Weight of the Produce consigned us by the Minerva, from St. Kitts, which arrived at Greenock on the 20th ult.			
	Sugar.			
	Sir Richard Parnell,....35 Hhds. 484 // 1//21			
	Francis Barlow, ...30 416 // 3//14			
	Hector & Daniel Riley, 40 558 // 3 // 7			
	John Vanderkemp, ...45 614 // 2 // 7			
	150 2074 // 2//21			
	Duty, at 26/8, ℔ Cwt. 2766 // 5 // 0			
	Freight, at 5/6,....//.. 570//10 // 9			
	3336//15 // 9			
	Rum.			
	Hector & Daniel Riley, 20 Pun. 22//15 Gallons.			
	John Gay, ...20 22//10			
19	40 44//25			
	Customs, at 10d. ℔ Gall. 184 // 7 // 6			
	Freight, at 5½d .. // .. 101 // 8 // 1			
	285//15 // 7			
	Cotton.			
	David Hume, ...20 Bags, 4480 lbs.			
	Thomas Lambert,.....10 2315			
	30 6795			
	Duty, at 16/8, ℔ 100lbs. 56//12 // 6			
	Freight, at 1½d. ℔ lb.....42 // 9 // 4			
	99 // 1//10			
	3721//13 // 2			
	To Duties,.....for Amount as above,.....3007 // 5 // 0			
	To Voyage I. of the Minerva, ..for Freights as above, ... 714 // 8 // 2	3721	13	2
	14.			
	Store in St Kitts Dr. to Sundries,			
	For Amount of Goods shipped on board the St. Ann, Campbell, consigned to Wm. Fullarton, our Partner and Manager there, as ℔ Invoice and Bill of Lading transmitted him.			
18	Invoice-Book, page I.			
	To Merchandise,.....for Amount with Charges and Comm°....1733 // 8 // 0			
	To Herring,.....for Cost of 150 Barrels, ... 270 // 0 // 0			
	To Debts Payable, ...for Freight due the Owners of St. Ann,.. 116 // 5 // 0			
	To Tontine Insurance Co..for Prem. on £2000, at 7 Guin, ℔ Ct. to return 2 ℔ Ct. for Convoy & Arrival, Pol. 110/. } 152//10 // 0	2272	3	//
	Francis Barlow Dr. to Company Assurance,			
18	For additional Premium on £800 underwrote by us ℔ the Eagle. 15th ult.° she not being ready to sail with the Fleet 25th July, and could not before the 1st of August with Convoy, at 4 ℔ Cent.....	32	//	//
	25.			
	Sold John Reid,			
18	M. W. 70 Planks Mahogany,....3600 feet, at 3/. ℔ foot,..S. B. pa. ..... No. 206, Bill at 5 mos. due 28th April.	540	//	//
	Sales on Commission Dr. to Murray & Waller,			
18	For Net Proceeds of 15 Hhds. Sugar ℔ the Happy-Return, due 7 Mar. 444 // 9 // 8			
	5 Pun. Rum.....ditto.....17 //.... 75 // 1 // 4			
	70 Planks. Mahogany..ditto..... 28 Apr, 460//11 // 8	980	2	8

GLASGOW, 25*th November*, 1817.

Sundries Drs. to Sundries,
For Goods shipped on board the Dolphin, Richard Lyon, for Jamaica, by Order and for Account of the following persons, as ℔ Invoices dated this day.

	—DRS.— I. B. pa.	Mdse. with Char, & Com°.	Herring cost.	Insurance with Com°.			
	Proprietors of Hopewell Estate,	604 // 16 // 8	90 // 0 // 0	70 // 14 // 7	765	11	3
	Moses Louis,	282 // 15 // 4	108 // 0 // 0	39 // 12 // 11	430	8	3
19	Simon Turbutt,	260 // 0 // 6	.....	.....	260	//	6
	Sir John Towers,	287 // 7 // 6	126 // 0 // 0	41 // 17 // 5	455	4	11
	Matthew Goodair,	369 // 7 // 11	.....	37 // 17 // 4	407	5	3
	John Hanson,	114 // 3 // 1	135 // 0 // 0	.....	249	3	1
	William Hanson,	99 // 16 // 6	.....	.....	99	16	6
	Meymott & Co.	173 // 5 // 10	.....	.....	173	5	10
	J. & D. Kinsey,	33 // 8 // 11	162 // 0 // 0	19 // 19 // 2	215	8	1
	—CRS.—						
	To Merchandise,	2225 // 2 // 3	———				
	To Herring, ... cost 3/. 345 barrels,		621 // 0 // 0	———			
	To Insurance,			210 // 1 // 5			
					3056	3	8

Insurance Dr. to Sundries,
For Premium on £2280, insured on Goods ℔ the Dolphin, Lyon,
20 Greenock to Jamaica, at 8 Guineas ℔ Cent. to return 3 ℔ Cent. for Convoy and Arrival.

To Tontine Insurance Company.... £1655, part of the above, Pol. 93/6,	143	13	11
To Company Assurance, ... 625, ... ditto, ... 38/6,	54	8	6
	198	2	5

Sales on Commission, Dr. to Sundries,
For the Duty and Freight on the Import Weight of the Produce consigned us by Meymott & Co. ℔ the Caledonia.

Sugar. Rum. Cotton. Mahogany.
10 Hhds. 135 2 qrs. 5 Pun. 554 gall. 5 Bags, 988lbs. 50 Planks. 2570 feet.

	Duty on Sugar, at 26/8, ℔ cwt.	180 // 13 // 4				
	Freight on ditto, at 6/. ... //	40 // 13 // 0				
			221 // 6 // 4			
19	Customs on Rum, at 10d. ℔ gall.	23 // 1 // 8				
	Freight on ditto, at 6d. ... //	13 // 17 // 0				
			36 // 18 // 8			
	Duty on Cotton, at 2d. ℔ lb.	8 // 4 // 8				
	Freight on ditto, at 1½d. ... //	6 // 3 // 6				
			14 // 8 // 2			
	Duty on Mahogany,	26 // 12 // 0				
	Freight on ditto, ... at 1½d. ℔ foot,	16 // 1 // 3				
			42 // 13 // 3			
			315 // 6 // 5			
	To Duties, ... for Amount as above,			238 // 11 // 8		
	To Debts Payable, ... for Freights due the Owners of the Caledonia.			76 // 14 // 9		
					315	6	5

Company Assurance Dr. to Meymott & Co.
20 For the return of Premium on £535, underwrote by us the 21st ult. for Convoy and Arrival of the Caledonia, at 4 ℔ Cent. ..... 21 8 /

GLASGOW, 4th *December*, 1817.

	Sold Greenock Sugar-House Company,			
	B. 30 Hhds. 422 // 0//22			
22	V. 25 // 340 // 3 // 3			
	55 762 // 3//25 Net, @ 77/9. ℔ Cwt.....	2966	1	2
	No. 207. Bill @ 4 mos. due 7th April.			
	6.			
	Company Assurance Dr. to Darby & Dare,			
22	For amount of the Salvage on our Subscription of £800 on Sugar and Cotton, underwrote by the Eagle from St. Kitts, taken, retaken, and carried into Kinsale, which we have desired them to pay at 12½ ℔ Cent	100	//	//
	If we are subjected to any average Loss, it will appear afterwards.			
	Sold James Forbes & Co. Dublin,			
	I D K. 10 Pun. Rum, containing 1121 gallons,			
	J H. 25..... // ..... 2753 //			
	35 3874 gallons, @ 3/6. .. 677//19 // 0			
	M&Co. 50 Planks Mahogany, ... 2570 feet @ 2/9. ... 353 // 7 // 6			
22	1031 // 6 // 6			
	Charges at shipping paid by Alan Ker, & Co.... 2//16 // 6	1034	3	//
	No. 214. Recd. their Accepce. at 4 mos. due 9th April,.. 534 // 3 // 0			
	215. —— their Draft on Cha. O'Brien & Co. Lond. due 9th March,.... 500 // 0 // 0			
	1034 // 3 // 0			
	Sales on Commission Dr. to Sundries,			
	For Net-proceeds of Produce sold this day on account of the following, as ℔ Sales-Book.			
	To Francis Barlow,....30 Hhds. Sugar ℔ the Minerva, due 7th Apr. pa.....	905	3	9
22	To John Vanderkemp. 25 .... ditto,..... ditto, ... 7th.. //	730	10	10
	To J. & D. Kinsey, ...10 Pun. Rum ℔ the Happy-Return, 9th. //	158	7	5
	To John Hanson,.....17 Hhds. Sugar..... ditto, ... 7th Mar. 489 // 6 // 8			
	25 Pun. Rum, ... ditto, ... 9th Apr. 388//14 // 5	878	1	1
	To Meymott & Co,....10 Hhds. Sugar .... ditto, ... 7th Mar. 307//12 // 4			
	50 Plks. Mahogany ℔ the Caledonia, 9th Apr. 326 // 8//10	634	1	2
		3306	4	3

GLASGOW, 9th *December*, 1817.

	Sold the Grocers,			
	R 20 Hhds Sugar, Net 284 // 0//14, @ 78/9. ℔ Cwt.	1118	14	10
22	John Hamilton,....No. 208, 223//15 // 0			
	John Swanston & Co... 209, 223//15 // 0			
	John Wilson & Co..... 210, Bills @ 4 mos. due 12 April, 223//15 // 0			
	Charles Walker, ... 211, 223//14//11			
	George Loban, ... 212, 223//14//11			
	1118//14//10			
	-10.-			
	John Hanson Dr. to Sundries.			
	Received advice of his having died at St. Elizabeth's Jamaica, on the 23d Oct. last. His brother William, who succeeds in the Management of his Affairs, has desired us to furnish him with our Account Current, to the date of receiving the intelligence of his death in his own name, and to transfer the Balance, and continue the Account in the name of W. Hanson, for the Estate of Jn. Hanson deceased. This we accordingly comply with.			
23	To Bills Payable,....for Bill in favour of Grahame, due 10 Jan..... 120//17 // 6			
	Watt,.... // 15 // .... 117//10 // 0	238	7	6
	To Charges,.....for Postage and Stamp Bills,.....	//	18	6
	To Interest, ...℔ Account, ...	9	9	4
	To Profit & Loss, ...for Commo. on Bills @ ½ ℔ Cent.	1	3	10
		249	19	2
15	John Hanson Dr. to W. Hanson, for the Estate of John Hanson, deceased. For the Balance due to the deceased, as ℔ Account Current of this date, and thus transferred by the Survivor's desire, ...	516	7	3
	-13.-			
23	Sold Port-Glasgow Sugar-House Company,			
	P 35 Hhds. Sugar, Net 490 // 3 // 8, @ 78/ ℔ Cwt.....	1914	14	4
	No. 213, Bill @ 4 mos. due 16th April.			
	Wolfe & Fraser, Dr. to Store in St. Kitts,			
	For Net Proceeds of the following, consigned them from our Store, by the Triton in Sept. last, as ℔ Account Sales furnished us this day.			
23	(1) 5 Pun. Rum,.....10 Jan. ..... 72//10 // 0			
	(2) 5 Bags Cotton,.....15 // ..... 76 // 2 // 9			
	(3) 10 Hhds. Sugar, payable 23 Feb. ..... 330//11 // 6	479	4	3
	Sales on Commission Dr. to Sir Richard Parnell,			
22	For Net Proceeds of 35 Hhds. Sugar by the Minerva, due 16 April, as ℔ Sales-Book, finished this day,.....	1060	7	9
	-17.-			
	Sold John Syme & Co.			
	R 20 Pun. Rum, containing 2215 Gallons, @ 3/10. ..... .424//10//10			
	Cash, 24th inst. Pence not paid, 0 // 0//10			
	Entered ℔ Cash-Book, 424//10 // 0			

GLASGOW, 17*th December*, 1817.

	Sundries Drs. to Edward Jones,			
	Bills Receivable,....for his Draft on, and accepted by, D. Giles & A Champion, Esqrs. dated 1st. Dec. at 3 mos. payable in London, No. 216. 132//13 // 2			
23	5 mos.....do.....217. 106 // 2 // 6			
	7 mos.....do.....218. 152//11 // 2			
		391	6	10
	John Public,.....for Loss of 5/3, ℔ £ lost by Jones, ...	139	5	10
		530	12	8
	On being obliged to retire E. Jones' Acceptance the 27th ulto. due 23d,—we wrote to Ingram, Hunter, & Co. to inquire respecting him. They have informed us, that Jones has become insolvent, and his affairs were found in great confusion owing to his improper mode of keeping his Books; but that he has made the following proposals to his Creditors, with security upon D. Giles & A. Champion, Esqrs. 5s. per £ in 3 months, from 1st. Dec. 4s.....5 ditto..... 5s. 9d. ....7 ditto.....which we have accepted of, and received the Bills as above.			
	Sales on Commission Dr. to Hector & Daniel Riley.			
22	For Net Proceeds of 20 Hhds. Sugar ℔ Minerva, due 12 April, 623//19 // 2			
	20 Pun. Rum, ℔ ditto,.....24 inst.. 262 // 6 // 9			
		886	5	11
	23.			
	James Forbes & Co. Dr, to Sundries,			
	For Net Proceeds of 80 Planks Mahogany consigned them in July, due 1st			
23	January, as ℔ Account of Sales received this day, Amount to £285//11 // 6 Irish, Exchange 10½ ℔ Ct. is £258 // 8 // 9 Sterling.			
	To Sales on Commission,..for Freight and other Charges paid here,.. 31//16 // 0			
	our Commission on £258 // 8 // 9, at 2½ ℔ Ct. 6 // 9 // 2			
		38	5	2
	To Murray & Waller,....for the Net-Proceeds due them, ...	220	3	7
		258	8	9
	24.			
	Alan Ker & Co. Dr. to Voyage III. of the Happy-Return,			
	For Freights, &c. from Jamaica, received by them on our Account from the following persons ℔ their letter of 22d. current:			
24	James Cunningham & Co. ..... 103//10 // 6			
	Malcolm Brown & Son, ... 86//14 // 0			
	William Monteath, ... 75//16 // 9			
	Gray & Colman, ... 130 // 8 // 5			
	Henry Simpson & Co. ..... 42//13 // 0			
	Thomas Bannerman, ... 11 // 4 // 4			
		450	7	//
	Greenock Bank Dr. to Alan Ker & Co.			
24	For Money paid into the Bank on our Acct. ℔ their letter of the above date.	270	//	//

GLASGOW, 24*th December*, 1817.

	Sundries Drs. to Store in St Kitts,				
	For the Total Loss on Sugar by the Spooner from St Kitts to London, insured the 6th September.	450 // 0 // 0			
	Premium, ...	33 // 1 // 6			
			416//18 // 6		
23	And Average Loss on the Sugar & Rum by the Basseterre from St Kitts to Liverpool, insured same day £275 @ £25//7//9 ℔ Cent.; being the damages awarded, ...	69//16 // 3			
	Premium, ...	20 // 4 // 3			
			49//12 // 0		
			466//10 // 6		
	John Alston & Sons, for the above Premiums due the Underwriters,		53 // 5 // 9		
	Bills Receivable, received H. Riddell's Pro. Note at 3 mos. No. 219,		416//18 // 6		
	G. Hamilton's,.....3.....220,		49//12 // 0	519	16	3
	31.				
	Voyage III. of the Happy-Return Dr. to Sundries,				
	For a State of Her Accounts inwards—particulars in the Ship's Books.				
	To William Cuming. For the following paid by him				
	At Greenock, after settling Accounts at outfit,.....		16 // 4 // 3		
	At Cork, including Victualling Bill and his own Expences,....		113//15 // 9		
	At Jamaica, for repairs, Fresh Provisions when there, Craft hire, Doctor's Bill, Horse hire, &c.....		155 // 6 // 3		
24	His Own, Mate's, Men, and Boys' Wages during the Voyage, deducting a month's advance at Sailing, ...		449//10 // 0		
	His Own Expences in Jamaica and Portage home, ...		25//15 // 0		
	A Present for extra attention, ...		10//10 // 0		
	Discharge, including Customhouse dues, Jobbers, Tavern-bill, &c.		29//11 // 6		
			800//12 // 9		
	He received from Mr. Hutcheson for his passage home in the Cabin, and two Servants in the Steerage, ...		36//15 // 0		
	To Charges, for the proportion of expences here on the Voyage agreed on, ...			763	17	9
				26	5	//
				790	2	9
	Voyage I. of the Minerva Dr. to Sundries,					
	For Amount of Her Accounts inwards—particulars in the Ship's Books.					
	To James Noble, Master,..for the same, ...		815//17 // 2			
24	He recd. for Mr. & Mrs. Thompsons' Passages, with two Children & Nurse in the Cabin, & Negro Boy in the Steerage,		68 // 5 // 0			
	To Charges,..for proportion of expences here on the Voyage,.....			747	12	2
				26	5	//
				773	17	2
	Outstanding Accounts Dr. to Voyage III. of the Happy-Return.					
	For Freights &c. from Jamaica owing by the following persons at this date:					
	James Simpson,.... .On 1 Hhd. Sugar, with 6/6, Charges,		4 // 6 // 0			
25	Peter Smith, ...3 Barrels do. .....5/3, ...		2 // 4 // 3			
	Robert Hardy, ...4 Pun. Rum, ...15/.		11//13 // 0			
	Richard Caldwell, ...1 Bag Cotton, ...2/6, ...		1//16 // 6			
				19	19	9
	Outstanding Accounts Dr. to Voyage I. of the Minerva.					
	For Freights &c. from St Kitts owing by the following Persons.					
25	William Miller, ...On 1 Tierce Sugar with 5/. Charges,		2//17 // 6			
	David Fergus, ...1 Barrel do.....1/9, ...		0//14 // 1			
	Charles Jackson, ...1 Bag Cotton. .....2/6, ...		1 // 8 // 6			
	Walter Paterson, ...2 Pun. Rum,.....7/6, ...		5//18..6			
				10	18	7

GLASGOW, 31st *December*, 1817.

	Voyage II. of the Minerva Dr. to Sundries,				
	For amount of the following Accounts at outfit, for St. Kitts :				
24	To Alen Ker & Co. Agents.....		75	10	3
25	To Captain James Noble, for Sundries paid by him ; deducting a month's advance,		22	15	10
25	To Debts payable,.....For Amount of the following Tradesmen's Accounts,				
	Scott & Co..... *Carpenters*,....	127 // 16 // 0			
	William Robertson & Co. *Smiths*, ...	22 // 6 // 9			
	Hugh Moody,..... *Provisions*,....	96 // 7 // 6			
	Johnston, ... *Biscuit Baker*,..	57 // 12 // 4			
	Robert Wilson, ... *Ship Chandler*,	16 // 3 // 0			
			320	5	7
25	To Merchandise,.....for 4 additional Guns, 6 Pieces Sail Cloth, 2 Hawzers, and 2 Anchors,.....	.....	156	14	4
			575	6	//
	Sundries Drs. to Voyage II. of the Minerva,				
	For Amount of the following Freights Outwards to Collect :				
25	Outstanding Accounts,..Owing by Houston & Co.	95 // 4 // 9			
	Simpoon, Brown, & Co.	53 // 4 // 0			
	Dun, King, & Co.....	44 // 1 // 0			
	Hunter & Smith, ...	51 // 11 // 1			
	Clemont & Hay, ...	57 // 6 // 8			
			301	7	6
24	Alan Ker & Co...for the following under their Collection at Greenock :				
	John Robb, ...	3 // 5 // 6			
	Jacob Brown & Son,.....	5 // 14 // 9			
	William Laing & Co.....	13 // 4 // 0			
			22	4	3
	Charges Drs. to Alan Ker & Co.				
24	For Amount of their Accounts inwards on the Cargoes by the Vessels, with Charges on delivery, as Cellar-rent, ℔ Accounts furnished us to this date,		280	2	4
	Alan Ker & Co. Drs. to Sundries,				
	For the following Sums received on our Account, agreeable to their letter of this date,				
24	To Merchandise,..for Bounties & Drawbacks on the Goods exported to St. Kitts and Jamaica, ...		206	13	9
	To Voyage I. of the Minerva, for freight from St. Kitts received of				
	James Thomson, ...	3 // 16 // 0			
	Andrew Brown, ...	6 // 5 // 9			
			10	1	9
	Sundries Drs. to Sundries,		216	15	6
	For Interest, Commission, and Postages, due the following, as ℔ Accounts				
	—DRS— Current received up to this date :				
	Interest,.....due Lefevre & Co. Bankers, London,.....	29 // 15 // 10			
	Profit & Loss, for Commission on £1750 @ ½ ℔ Cent. on Bills remitted them,	8 // 5 // 0			
	Charges,....for Postages due them, ...	0 // 9 // 0			
29	Interest, due Jos. Gattey & Co. Bristol, ...	18 // 10 // 8			
	Profit & Loss, for Commission on £810, @ ½ ℔ Cent on Bills remitted them,	4 // 1 // 0			
	Charges,....for Postages due them, ...	0 // 9 // 0			
	—CRS—	62 // 0 // 6			
	To Lefevre & Co.		38	19	10
	To Jos. Gattey & Co.		23	//	8
			62	//	6

GLASGOW, 31st *December*, 1817.

	Sundries Drs. to Sundries,				
	From Our Accounts-Current, rendered of this date, being for Bills under Acceptance, Commission on Bills, and Money paid, Postages, Stamp-Bills, and Interest, as ℔ Account-Current Book:				
	—DRS.— Page				
	Hector & Daniel Riley, Commission on £410//15 money paid, at ½ ℔ Ct.	2 // 1 // 0			
	Postage 5/4. Stamp-Bills 25/.	1//10 // 4			
	Interest,	12 // 6 // 2			
			15	17	6
	Sir Richard Parnell,.. Bill in favour of Murray, due 3d February, ..	243 // 5 // 0			
	Ditto, ...Campbell, 17th //	196//15 // 0			
	Commission on the above £440,	2 // 4 // 0			
	Postage 2/4. Stamp-Bills 10/.	0//12 // 4			
	Interest as ℔ Account,	18//10 // 9			
			461	7	1
	Francis Barlow,..... Bill fav. Holmes, due 4th January,	334//19 // 0			
	Ditto,.. Moody,.... 16 //	114//13 // 0			
	Commission on £731//5.	3//13 // 1			
	Postage 6/ Stamp-Bills. 10/.	0//16 // 0			
	Interest,	11 // 2 // 8			
			465	3	9
	John Vanderkemp,.... Bill fav. Riley due 10th March,	70 // 4 // 0			
	Commission on £631 // 5 // 6,	3 // 3 // 1			
	Postage 5/. Stamp-Bills 10/.	0//15 // 0			
	Interest,	11 // 3//10			
			85	5	11
28	Sir John Towers, ... Commission on £351 // 6 // 9.	1//15 // 1			
	Postage 7/4. Stamp-Bills 20/.	1 // 7 // 4			
	Interest,	18//18 // 2			
			22	//	7
	Moses Louis, ... Commission on £113//10.	0//11 // 4			
	Postage 4/8. Stamp-Bills 15/.	0//19 // 8			
	Interest,	6//12//10			
			8	3	10
	Simon Turbutt,..... Commission on £767,	3//16 // 8			
	Postage,	0//18 // 8			
	Interest,	14//17 // 0			
			19	12	4
	Matthew Goodair,.... Bill fav. Kerr, due 5th February,	133//17 // 4			
	Commission on £432 // 0 // 1,	2 // 3 // 2			
	Postage 6/8. Stamp-Bills 21/6.	1 // 8 // 2			
	Interest,	13 // 7 // 4			
			150	16	//
	William Hanson, ... Bill fav. Stewart, due 12th February,	241//12 // 0			
	Commission on £807//19//9,	4 // 0//10			
	Postage 9/4. Stamp-Bills 12/6.	1 // 1//10			
	Interest.	13//14 // 8			
			260	9	4
	Meymott & Co..... Bill fav. Dundas due 20th February,	315 // 4 // 0			
	Commission on £796//9.	3//19 // 8			
	Postage 11/. Stamp-Bills 30/.	2 // 1 // 0			
	Interest.	9//19 // 0			
			331	3	8
	Continued,.....		1820	//	//

GLASGOW, 31st *December*, 1817.

	Sundries Drs. to Sundries, Continued,....		1820	//	//
	Murray & Waller,.....Bill fav. Erskine, due 25th Feb.....	680//10 // 0			
	Commission on £996 // 1, at ½ ℔ Cent.....	4//19 // 7			
	Postage 11/. Stamp-Bills 27/6, ...	1//18 // 6			
	Interest, ...	13 // 5 // 6	700	13	7
	Mures, Fordyce, & Co. Bill fav. Harris, due 5th March, ...	478 // 2 // 6			
	Ditto,....do. ....12th .. //	145//18 // 0			
	Commission on £815 // 6 // 5, ...	4 // 1 // 6			
	Postage 11/8, Stamp-Bills 17/6.....	1 // 9 // 2			
	Interest, ...	1//11 // 4	631	2	6
	Samuel Johnson, ...Bill fav. Gay, due 20th Jan.	310//14 // 0			
	Commission on £603 // 18 // 4, ...	3 // 0 // 5			
	Postage 9/8, Stamp-Bills 15/.	1 // 4 // 8			
	Interest, ...	6 // 3 // 2	321	2	3
	Proprs. of Hopewell Estate, Commission on £173, 15/.	0//17 // 4			
	Postage 20/. Stamp-Bills 30/.....	2//10 // 0			
	Interest, ...	11 // 0 // 8			
		14 // 8 // 0			
	And the Balance of that Account is transferred as under,				
	To J. & A Sidney for their two-thirds of do.	735//12 // 0			
	To Hopewell Estate, our one-third of do...	367//16 // 0	1117	16	//
	John & Arch. Sidney, ..Bill fav. Lafont, due 7th Jan.	568//19 // 0			
	Ditto,..Louis,....10th Feb.....	81//14 // 6			
28	Commission on £923 // 7 // 6, ...	4//12 // 4			
	Postage, ...	0 // 3 // 4			
	Interest, ...	1 // 6 // 2	656	15	4
	John & David Kinsey, ..Postage 2/8, Stamp-bill 4/.....	0 // 6 // 8			
	Interest, ...	6 // 3//11	6	10	7
	John Public,.....Commission on £530//12 // 8, ...	2//13 // 0			
	Postage 5/. Stamp-bill 5/.	0//10 // 0			
	Interest, ...	9 // 5 // 9	12	8	9
	Ingram, Hunter, & Co. Interest, ...		9	2	2
	John Emmott, ...Postage, ...		//	14	9
	Charges, ...Postage due Ingram, Hunter, & Co.		//	7	//
	Interest.....in fav. of John Emmott, ...	35//13//10			
	ditto,.....William Fullarton, ...	7 // 5//11	42	19	9
	——CRS.——				
	From the Preceding..		5319	12	8
	To Bills Payable, For the following Bills under Acceptance, viz.				
	Sir R. Parnell, ...fav. Murray, No. 131, due 3 Feb.	243 // 5 // 0			
	Ditto, ... // ..Campbell, ...133, // 17 //	196//15 // 0			
	Francis Barlow, ... // ..Holmes,.....125, // 4 Jan.	334//19 // 0			
	Ditto, ... // ..Moody,.....126, // 16 //	114//13 // 0			
	J. Vanderkemp,..... // ..Riley.....141, // 10 Mar.	70 // 4 // 0			
22	Matthew Goodair, .. // ..Kerr,.....132, // 5 Feb.	133//17 // 4			
	William Hanson,..... // ..Steward, ...136, // 12 //	241//12 // 0			
	Meymott & Co..... // ..Dundas,.....138, // 20 //	315 // 4 // 0			
	Murray & Waller, ... // ..Erskine, ...134, // 25 //	680//10 // 0			
	Mures, Fordyce & Co. // ..Harris, ...142, // 5 Mar.	478 // 2 // 6			
	Ditto, ... // ..ditto,.....143, // 12 //	145//18 // 0			
	Samuel Johnson,..... // ..Gay, ...127, // 20 Jan.	310//14 // 0			
	J. & A. Sidney..... // ..Lafont, ...122, // 7 //	568//19 // 0			
	Ditto, ... // ..Louis, ...130, // 10 Feb.	81//14 // 6			
	Carried forward,.....		3916	7	4

GLASGOW, 31st *December*, 1817.

	Sundries Drs. to Sundries, Continued,	3916	7	4
	To William Fullarton's Accot. Proper, Interest on it,	7	5	11
	To John & Arch. Sidney, ..for their two-thirds of the Balance of Hopewell Estate,	735	12	//
	To Hopewell Estate our one-third, for one-third of ditto,	367	16	//
29	To Ingram, Hunter, & Co. for Postages due them,	//	7	//
	To John Emmott, ...for Interest due him,	35	13	10
	To Charges, ...for Postages and Stamp-Bills,	20	7	5
	To Interest. .....for the Amount,	188	11	1
	To Profit & Loss, ...for Commission on Bills and Money paid,	47	12	1
	Sales on Commission Drs. to Charges,	5319	12	8
	For the Amount included in the Sales, as also for the further Proportions particularly applicable thereon.—Being for Custom-house Entries, Officers' Fees, Cooperage, Carriage to the Cellars, Sugar Samplers, Bottles for Rum Samples, Charges on Delivery, and Cellar Rent:			
	Sugar, ...on 315 Casks Sold, ... 147//19 // 3			
	50 Hhds. on hand, ... 21 // 5 // 0	169	4	3
	Rum, ...on 80 Pun. sold, ... 36 // 6 // 0			
	27 ditto on hand, ... 9//15 // 9	46	1	9
25	Cotton, ...on 20 Bags sold, ... 4//15 // 0			
	40 ditto on hand, ... 8//10 // 0	13	5	//
	Mahogany, ...on 120 Planks sold,	6	8	3
		234	19	3
	Further Charges particularly applicable to the above, for Agency, Postage of Letters, and Incidents, &c.	45	3	1
		280	2	4
	Merchandise Dr. to Charges,			
25	For Charges on Goods shipped ☞ the St Ann, for St Kitts,	13	7	6
	Ditto. .....☞ the Dolphin, for Jamaica,	21	12	1
		34	19	7
	Sales on Commission Dr. to Interest,			
	For Interest on the Duty & Freight on the following;			
	Sugar, ...on 335 Casks by the Company's Ships on the Duty, 87//13 // 3			
	65 .....by other Vessels on Duty & Freight, 14//15 // 3			
	50 .....on hand, ... 30 // 3 // 0	132	11	6
25	Rum, ...on 93 Pun. sold till due, ... 6//11 // 6			
	27 // on hand since Importation, ... 5//10 // 0	12	1	6
	Cotton, ..on 40 Bags sold till due, ... 2//13 // 0			
	40 // on hand since Importation, ... 5//17 // 2	8	10	2
	Mahogany, on 120 Planks sold till due,	1	//	5
		154	3	7
	Merchandise Dr. to Interest,			
25	For Interest on Goods on hand to this date,	22	13	2
	Charges Drs. to Sundries,			
	For Six Months' Salary due the Clerks this day:			
29	To Alexander Young,	75	//	//
	To Thomas Wallace,	30	//	//
		105	//	//

GLASGOW, 31st *December*, 1817.

29	At a Meeting of the Partners of this Concern, Mr. Williamson as Attorney for our William Fullarton being present, it was agreed on, that at this Balance the Partners should only draw Interest in proportion to a Stock of £15,000, to be increased hereafter as circumstances may warrant. It was also fixed on, that no Interest should at present appear on borrowed Money until the same became due, or was paid.				
	To G. A. Hamilton, ...6 Months Interest on £5000, ...	125	//	0 // 0	
	To John Grahame, ...Ditto, ...5000, ...	125	//	0 // 0	
	To William Fullarton, ...Ditto, ...5000, ...	125	//	0 // 0	
				375	// //

Dr. SALES of 40 Hogsheads of Muscovado Sugar, received ℔ the Happy-Return,

1817						
		Cwt.				
June	4	To Duty on Sugar, 539 // 3 // 26, ...at 26/8. ℔ Cent.	719 // 19 // 6			
		To Freight on do. .....at 6/.	161 // 19 // 10			
		To Import Charges, viz. Prime & Post Entries, Officers' and Agents' Fees, Porterage, Cooperage and Carriage to the Cellars, .6/6. ℔ Hd.....	13 // 0 // 0			
		To Charges at Delivery, ...2/. ℔ do.	4 // 0 // 0			
		To Interest on Duty, 156 days till 7th November, ...	15 // 7 // 9			
		To Cellar-rent, ...	3 // 8 // 2			
		To Commission on £2105 // 1 // 7 @ 2½ ℔ Cent.	52 // 12 // 6			
				970	7	9
July	12	To Duty on Cotton, 3950 lbs, ...@ 2d. ℔ lb.....	32 // 18 // 4			
		To Freight on do. .....@ 1½. //	24 // 13 // 9			
		To Import Charges, ...@ 2/8. ℔ Bag, .	2 // 13 // 4			
		To Charges at Delivery,.....@ 8d. .. // ..	0 // 13 // 4			
		To Interest on Duty & Freight, 135 days till 23d. November,	1 // 1 // 4			
		To Loft Rent, ...	0 // 6 // 0			
		To Commission on £378 // 10 // 10 @ 2½ ℔ Cent.	9 // 9 // 3			
				71	15	4
				1042	3	1
July	31	To Meymott & Co. their Account Current, for Net Proceeds due as follows,....November 7,	1134 // 14 // 0			
		23	306 // 15 // 6			
				1441	9	6
				2483	12	7

and 20 Bales Cotton ℔ the Atlantic, from Jamaica, on Account of MEYMOTT & Co.

1817 July	4	By John Phillips, for 40 Hhds. Sugar sold him, at 4 months.						
		M & Co. No. 70. 15 // 2//16	80. 15 // 2//17	90. 14 // 3 // 4	100. 14 // 1 // 6			
		71. 16 // 1//10	81. 14 // 2//11	91. 13 // 3 // 1	101. 13 // 3 // 7			
		72. 14 // 1 // 7	82. 12 // 2 // 6	92. 16 // 1 // 7	102. 14 // 2 // 6			
		73. 17 // 0 // 8	83. 16 // 0//17	93. 14 // 2 // 8	103. 16 // 1 // 4			
		74. 15 // 3 // 0	84. 17 // 1 // 0	94. 13 // 1//14	104. 13 // 3 // 2			
		75. 14 // 2//17	85. 16 // 1 // 0	95. 15 // 2 // 0	105. 15 // 2 // 6			
		76. 16 // 1 // 8	86. 17 // 0 // 7	96. 17 // 2 // 0	106. 17 // 1 // 2			
		77. 12 // 3 // 5	87. 15 // 3 // 0	97. 16 // 1 // 7	107. 13 // 1//14			
		78. 16 // 2//11	88. 14 // 3//27	98. 14 // 1 // 6	108. 13 // 1 // 7			
		79. 12 // 3//15	89. 14 // 2//16	99. 13 // 2 // 5	109. 15 // 3 // 7			
		152 // 1//13	154 // 3//17	149 // 3//24	148 // 0 // 5			
			152 // 1//13					
			154 // 3//17					
			149 // 3//24					
			148 // 0 // 5					
			605 // 1 // 3					
		Tare & Tret, ...	58 // 2 // 0					
			546 // 3 // 3 Net, ... at 77/. ℔ Cwt.			2105	1	9
	20	By John Pattison, & Co. for 20 Bales Cotton sold them, at 4 months.						
		No. 1. 1 // 2 // 6	6. 1 // 2 // 2	11. 2 // 0 // 6	16. 2 // 0//16			
		2. 1 // 2 // 4	7. 2 // 1 // 7	12. 1 // 3//24	17. 1 // 2//19			
		3. 2 // 1 // 2	8. 1 // 2 // 1	13. 2 // 0//10	18. 1 // 0//20			
		4. 2 // 0//10	9. 2 // 1 // 0	14. 2 // 0//20	19. 1 // 2//16			
		5. 2 // 0 // 6	10. 2 // 0 // 2	15. 1 // 3//27	20. 1 // 1//12			
		9 // 2 // 0	9 // 2//12	10 // 1 // 3	7 // 3//27			
			9 // 2 // 0					
			9 // 2//12					
			10 // 1 // 3					
			7 // 3//27					
			37 // 1//14					
		Draft, ...	20					
			37 // 0//22					
		Tare, ...	1 // 3//20					
			35 // 1 // 2 or 3950 lbs. ..... at 1/11, ℔ lb.			378	10	10
						2483	12	7

INVOICE of sundry Goods shipped by Hamilton, Grahame, & Co. of Glasgow. on board the St Ann, John Campbell, Master, for St Kitts, on account of our Store there, and consigned to William Fullarton, our Partner and Manager; marked and numbered as ℔ margin.

GLASGOW, 14*th November*, 1817.

WF.					
Bale, No. 1.	Best Flaxen white Osnaburgs, 6 pieces, 939 yds. at 9d. ℔ yd.	31 // 9 // 3			
	Negro Boys' blue Jackets, sorted 3 sizes, . . 6 doz. . . 66/. ℔ doz	19 // 16 // 0			
	. . // . . Men's . . . . . 2 . . // . . . . 3 . . // . . 78/. . // . .	11 // 14 // 0			
	Men's Watch-Coats, ... 1 . . // . . 102/. . // . .	5 // 2 // 0			
	Kilmarnock Caps, ... 3 . . // . . . . 9/. . // . .	1 // 7 // 0			
	Tow Wrapper, 20 yards, at 6d. and Sheet and Packing, 8/9,	0 // 18 // 9	70	7	//
2, 3, 4.	3 Bales Flaxen brown Osnaburgs, 27 ps. 3739 yards, at 7½d.	117 // 3 // 1½			
	Tow Wrappers, ... 3 ps. 61. . // . . at 6d.	1 // 10 // 6			
	Sheet, Rope, Straw, and Packing, ...	1 // 2 // 6	119	16	1
5—9	5 Casks, containing each 5 doz. Check'd Shirts, at 50/. ℔ doz.	62 // 10 // 0			
	Cost of 5 Casks, at 6/. each, ...	1 // 10 // 0	64	//	//
10—13	4 Bales, containing each 12 ps. Negro Blanketing, at 26/. ℔ ps.	57 // 8 // 0			
	Canvas and Rope, ...	1 // 13 // 6	59	1	6
14	1 Bale, containing 10 pieces bleached Russia Sheeting, at 75/.	37 // 10 // 0			
	Packing and Canvas, ...	0 // 8 // 9	37	18	9
15 & 16	2 Hhds. containing 24 pieces blue Milled Kerseys, . . at 53/.	63 // 12 // 0			
	Cost of 2 Hhds. each 16/6, ...	1 // 13 // 0	65	5	//
17—21	5 Bales coarse Woollens, Slops, &c. as ℔ Bill Parcels inclosed,	. . . . .	220	5	6
22—25	4 Trunks . . . . Check'd and Strip'd Holland, Negro Handkfs. Nuns Thread, ...	. . . . .	310	17	1
26 & 27	2 Ditto, ... Irish and Scotch Linen and Sheeting, ...	. . . . .	135	18	4
28—31	4 Ditto, ... Bed Tick, Brown Linen, and Huckaback, ...	. . . . .	190	13	5
32—33	2 Ditto, ... Diaper and Damask Table Linen, ...	. . . . .	75	14	7
A to G	7 Boxes, consisting of Millwedges—Steel Steps—Cart & Waggon Tyre—Cattle Chains—Sad-irons—Masons', Carpenters', Coopers, and Smiths' Tools—Hoes & Bills—Axes & Adzes, &c.	. . . . .	78	14	2
Loose	Carron-ware. . . . . consisting of Mill-cases—Sugar Boilers—Cog-wheels & Rings—Mill-gudgeons—Iron Pots—Grating Bars, &c.	. . . . .	239	15	1
			1668	6	6
	150 Barrels Herring, ... at 36/. . .	. . . . .	270	//	//
			1938	6	6
	CHARGES.				
	Calendering the Linens, Holland and Strip'd Checks, ...	1 // 1 // 9			
	Cartage, Porterage, and Lighterage, ...	0 // 14 // 6			
	Entry Bond, Bills of Lading, and Primage, ...	1 // 16 // 3			
	River Freight, ...	9 // 15 // 0	13	7	6
	Freight on the Dry Goods, ...	71 // 5 // 0			
	on 150 Barrels Herrings, at 6/.	45 // 0 // 0	116	5	//
	Commission on £2067 // 19s. at 2½ ℔ Cent.	. . . . .	51	14	//
	Premium of Insurance on £2000, at 7 Guineas ℔ Cent. to return 2 ℔ Cent. for Convoy and Arrival, . .	147 // 0 // 0			
	Policy Duty 5/6. ℔ Cent.	5 // 10 // 0	152	10	//
			2272	3	//

JOURNAL,

D.

GLASGOW, 1st *July*, 1817.

			Pa. Old Led				
1	1st	SUNDRIES, *Drs. to Stock*, For the following Balances in our favour the 30th ult. transferred from the preceding Ledger:					
1	..	Cash, ...for Balance in hand,.....	1	.....	15	6	1
2	..	Royal Bank, ...on Deposit, ...Credit of £2500,..	3	.....	1720	0	0
2	..	Thistle Bank, ...ditto,..... 2000,..	3	.....	760	0	0
3	..	BILLS RECEIVABLE, For the following Bills in hand, viz.	4				
		Robert & James M'Nair, No. 151 due Sep. 12	..	525 // 10 // 0			
		West Sugar-House Co. ....154, .. // //	..	507 // 8 // 6			
		James Paterson, ...155, .. // 10	..	262 // 1 // 0			
		George Bell, ...158, .. // 14	..	475 // 6 // 4			
		John Phillips, ...159, .. Oct. 4	..	287 // 6 // 2			
		James Paterson, ...162, .. // 7	..	369 // 4 // 3			
		Rob. M'Fee & Co.....167, .. // 11	..	415 // 6 // 9			
		R. & J. M'Nair,.....169, .. // 25	..	220 // 9 // 3			
		Ditto, ...172, .. Nov. 11	..	196 // 5 // 0			
		John M'Aulay & Co.....173, .. // 9	..	613 // 4 // 9			
		George Smith, ...176, .. // 15	..	410 // 4 // 4			
		John Phillips, ...177, .. // 19	..	214 // 6 // 6			
		Peter M'Farlane, ...178, .. // 27	..	375 // 6 // 0			
					4871	18	10
6	..	MERCHANDISE, for Balance on hand, as ☞ Inventory, ...	8	.....	235	13	4
6	..	Herring, ...for 500 Barrels @ 30/.....	8	.....	750	0	0
6	..	SALES ON COMMISSION. For the following, liable to us for the Duty, Freight, & Charges, advanced thereon:	9				
		Sugar,.....85 Hhds. on hand,.....	..	1816 // 8 // 6			
		Rum .....40 Puncheons, ...	..	309 // 3 // 4			
		Cotton, ...20 Bales, ...	..	60 // 18 // 9			
		Mahogany, ...80 Planks, ...	..	30 // 2 // 9			
					2216	13	4
8	..	Ship Happy-Return, ...	10	.....	2530	0	0
8	..	Voyage III. of the Happy-Return,.....	10	.....	120	3	2
8	..	Ship Minerva, ...	11	.....	2750	0	0
8	..	Voyage I. of the Minerva, ...	11	.....	152	8	9
9	..	Ship Britannia, our one-fourth,.....	11	.....	627	10	0
		Continued,	..	.....	16749	13	6

GLASGOW, *July*, 1817.

		Brought over,	..	.....	16749	13	3
1	1st	SUNDRIES *Drs. to Stock.*					
9		New Rope-work Company, our one-sixth	14	450 // 0 // 0			
		One Year's Interest, due the Partners,....	..	22//10 // 0			
					472	10	0
9	..	Counting-room & Cellars, Argyle-street, ...	14	.....	650	0	0
10	..	OUTSTANDING ACCTS. For Duty, Frt. & Passages owing us, viz.	18				
		James Sharp.....Duty & Freight,..	..	2//15 // 9			
		John Lang	..	5 // 7 // 9			
		William Lyon	..	9//11 // 7			
		David M'Aulay, ...	..	1//19 // 9			
		Daniel M'Clean ..... Passage, ...	..	7 // 7 // 0			
		James Fuller	..	21 // 0 // 0			
		Alexander Campbell	..	7 // 7 // 0			
			..		55	8	10
10	..	OUTSTANDING DEBTS IN JAMAICA, viz.	21				
		Ephraim Mendez	..	65 // 2 // 7			
		James Jenkinson	..	32 // 0 // 5			
		Samuel Laurence	..	24 // 3//11			
		John Wilkinson	..	73 // 8//10			
		William King	..	23 // 0 // 4			
		Margaret Whyte	..	11 // 6 // 8			
		Moses Pessea	..	13 // 2 // 3			
		Estate of Abram Lopez	..	24 // 1 // 6			
		John Barker & Co.....	..	116 // 2 // 1			
		William Parker & Co.	..	34 // 9 // 2			
		Currency of Jamaica at 40 ℔ *Cent.*	..	416//17 // 9	297	15	6
9	..	Hector & Daniel Riley,.....Nevis, ...	16	.....	120	15	6
11	..	Store in St. Kitts, ...Under the management of Wm. Fullerton as ℔ State furnished by him 1st March,	17	.....	5742	18	9
11	..	William Fullerton, .. Private Account. . St. Kitts,.....	17	.....	560	11	7
12	..	Sir Richard Parnell ..... Ditto	18	.....	272	17	8
13	..	Sir John Towers, Bart. ..... Jamaica	25	.....	406	2	8
13	..	Moses Louis ..... Ditto	25	.....	133	2	5
13	..	Simon Turbut ..... Ditto	27	.....	623	4	7
14	..	Matthew Goodair..... Ditto.....	28	.....	204	6	9
14	..	John Hanson ..... Ditto	28	.....	304	1	0
14	..	William Hanson ..... Ditto	29	.....	410	6	11
15	..	Meymott & Co. ..... Ditto	29	.....	610	3	2
15	..	Murray & Waller..... Ditto	31	.....	637	2	9
15	..	Hopewell Estate, in Jamaica, our one-third,.....Under the Management of John and Arch. Sidney,	32	.....	3175	6	2
					31426	7	9

GLASGOW, *July*, 1817.

1	1st	STOCK *Dr. to Sundries.*					
—		For the following Balances against us the 30th ult. transferred from the preceding Ledger:	Pa. Old Led.				
2	..	To Greenock Bank,.....on our Credit of £2000,.....	3	.....	1320	//	//
18	..	To Lefevre & Company, Bankers,.... London, ...	33	.....	1722	2	8
19	..	To Joseph Gattey & Co..... Bristol,.....	34	.....	815	7	6
20	..	To John Emmott, in the East India service,.....	36	.....	739	5	6
20	..	To Darby & Dare,.....Cork,.....	37	.....	514	12	3
21	..	To Alan Ker & Co. Agents,.....Greenock,.....	38	.....	30	11	9
11	..	To William Fullarton's Accot. Proper, St. Kitts,.....	18	.....	1121	15	6
4	..	To BILLS PAYABLE, For the following Bills under acceptance, and which were charged to the respective Accounts on the 30th June, with the Discount off:	5				
		Moses Louis,....Fav. Wallace. No. 92, due July 7	..	100 // 0 // 0			
		Sir John Towers,..//..Jackson,.....93,..... 8	..	163//10 // 0			
		Matthew Goodair, //..Wilson,.....95,..... 13	..	246//17 // 6			
		William Cuming, ..//..Kinloch, ...96,..... //	..	110 // 0 // 0			
		Simon Turbutt,.....//..Malcom,....98,.....Aug. 9	..	367 // 4 // 0			
		Ditto,.....//..Davids,.....100,..... 12	..	139//10 // 0			
		Ditto,.....//..Wilson,....103,..... 13	..	210 // 4 // 0			
		James Towers,.....//..Craig,.....104,.....May 1	..	70 // 0 // 0			
		James Thomson, his Order,.....105,.....Aug. 21	..	476//11 // 0			
		William Wilson,....//..do.....106,..... 27	..	163 // 4 // 0			
		John Barker,.....Fav. Whyte,....108,.....Sep. 6	..	120 // 5 // 7			
		Robert Brown, ...//..Parker,.....109,..... 11	..	50 // 0 // 0			
		Sol. Sheldon & Co. //...Lamb,.....110,.....Oct. 15	..	396//14 // 9			
					2614	//	10
5	..	To DEBTS PAYABLE, on open Accounts. For Amounts of Goods purchased from the following Persons for Export and for Ships outfit, viz.	7				
		Scott & Company, ...*Carpenters*,.....	..	112 // 7 // 9			
		William Fulton,.....*Anchor-Smith*,.....	..	53//10 // 0			
		Smithfield Company, ...	..	62 // 0 // 4			
		New Rope-work Company, ...	..	76 // 0//10			
		Clyde Sail-cloth Company,.....	..	73 // 6//11			
		Duntocher Woollen Company, ...	..	91 // 0 // 0			
		Stocking Factory, ...	..	34 // 6 // 8			
		John Smith,.....*Hosier*, ...	..	57//11 // 9			
		Joshua Senior,.....*Manchester Goods*,...	..	214 // 0 // 6			
		Moffat & Galloway,.....*Ditto*,.....	..	115 // 6 // 5			
		M'Laren, Henderson & Co.....*Ditto*,.....	..	108 // 1 // 4			
		Aitkin & Campbell,.....*Haberdashers*, ...	..	64 // 9 // 0			
		Alan Pollock, ...*Grocer*,.....	..	22 // 0 // 9			
		William Telfer,.....*Shoemaker*,.....	..	19//12 // 0			
		Ephraim Gardner,.....*Tanner*, ...	..	90//11 // 4			
		William Ingles,.....*Cooper*,.....	..	31 // 4 // 2			
					1225	9	9
		Continued,	..	.....	10103	5	9

GLASGOW, *July*, 1817.

1	1	STOCK *Dr. to Sundries* Brought over,		.....	10103	5	9
4	..	TO BONDS & BILLS. For Money borrowed upon Int. viz.	6				
		Eliz. Fullarton, ℔ Bond payable at Candlemas,....	..	700 // 0 // 0			
		Emilia Coats, ℔ ditto, ...Whitsunday, ..	..	500 // 0 // 0			
		Helen Pollock, ℔ Bill,.....ditto,.....	..	500 // 0 // 0			
					1700	//	//
7	.	To Profit & Loss, to remain at the Credit of that Act. for the purposes expressed in the Docquet to last Balance,	9	.....	360	//	//
1	..	TO STOCK IN COMPANY. For Net Capital in this Concern, and which belong to the Partners in equal proportions, viz.	1				
		To G. A. Hamilton,....one-third, ...	..	6421 // 0 // 8			
		To John Grahame, ...one-third, ...	..	6421 // 0 // 8			
		To William Fullarton,..one-third, ...	..	6421 // 0 // 8			
					19263	2	//
					31426	7	9

GLASGOW, *July*, 1817.

3	..	BILLS RECEIVABLE *Drs to Sales on Commission.*					
6		For Amount sold this month.					
		D. B.	Pa				
		4th, John Phillips,..40 Hhds. Sugar, ...	1	2105 // 1 // 9			
		Bill No. 179, due 7 Oct...505 // 1 // 9					
		180,....7 Nov. 547 // 9 // 9					
		181,....7 // 547 // 8 // 6					
		182,....7 Dec. 505 // 1 // 9					
		20th, E. Jones,....10 Hhds. Sugar, ...	2	522 // 2 // 10			
		Bill 184, due 23 Nov. 522 // 2 // 10					
		// John Patison & Co. 20 Bales Cotton, ...	2	378 // 10 // 10			
		Bill 183, due 23 Nov. 378 // 10 // 10					
		3005 // 15 // 5			3005	15	5
6		MERCHANDISE *Dr to Wilson & Greenhill.*					
—	9	For 4 Bales of Osnaburgs, Amount ℔ Invoice, ...	1	.....	163	2	9
21							
23	..	SUNDRIES *Drs. to Insurance.*					
		For Cost of Insurances made this month, on Produce consigned us by the following Vessels from Jamaica to Greenock, Premium at 9 Guineas per Cent. to return 4 per Cent. for Convoy & Arrival.					
13	10	Moses Louis,.....for Prem. on £125 on Sugar ℔ the Happy-Return, Policy 11/, Commission 12/6.	1	.....	12	19	9
13	//	Sir John Towers,...for Prem. on £420 on Sugar and Rum ℔ ditto, Policy 27/6, Commission 42/.....	1	.....	43	3	3
16	//	Samuel Johnson,. ..for Prem. on £132 on Sugar ℔ ditto, Policy 11/. Commission 13/3.	1	13 // 13 // 7			
		12th, Prem. on £600 on Sugar ℔ the St. Ann, Campbell, Policy 33/. Commission 60/.	2	61 // 7 // 0	75	//	7
15	12	Meymott & Co.....for Prem. on £360 on Sugar and Cotton ℔ the Happy-Return, Policy 22/. Comm°. 36/.....	1	.....	36	18	4
16	13	Mures, Fordyce, & Co. for Prem. on £1160 on Sugar, Rum, and Cotton, ℔ the Clyde, M'Gee, Pol. 66/. Comm°. 116s.....	2	.....	118	14	4
					286	16	3
23	..	INSURANCE *Dr. to Sundries.*					
		For the Premiums and Policies, as above.					
23	10	To Company Assurance, on £677 ℔ the Happy-Return, this day, Pol. 49/6. Comm°. 67/9.	1	69 // 16 // 7			
		12th, on £360 do. Pol. 22/. Comm°. 36/...	//	36 // 18 // 4			
		// on 500 ℔ Clyde, Pol. 27/6, Comm°. 50/.....	2	51 // 2 // 6	157	17	5
24	12	To Tontine Insurance Co. on £600 ℔ St Ann, Pol. 33/.	//	.....	58	7	//
24	13	To John Alston & Sons, on 660 ℔ Clyde, Pol. 38/6.	//	.....	64	5	11
		£2797			280	10	4

GLASGOW, *July*, 1817.

6	..	SALES ON COMMISSION *Dr. to Sundries.*					
		For Net-Proceeds of the Sales this month.					
		D. B.	Pa				
15	20	To Meymott & Co. 40 Hhds. Sugar ℔ Happy-Return, due 7 Nov.	2	1134 // 14 // 0			
		20 Bales Cotton ℔ Atlantic, ...23 //	//	306 // 15 // 6			
					1441	9	6
18	//	To John Public, ...10 Hhds. Sugar, ...23 //	2	.....	289	15	8
					1731	5	2
6 — 21	22	SALES ON COMMISSION *Dr. to Alan Ker & Co.*					
		For Charges paid by them at shipping 80 Planks Mahogany, per the Dublin-Trader, O'Hara, consigned to James Forbes & Co.	2	.....	1	13	3
1	..	CASH *Dr. to Sundries.*					
		For the following Sums received this month.					
2	4	To Royal Bank, ..℔ order, ...		220 // 0 // 0			
		13th, ...		320 // 0 // 0			
		25th.....		1060 // 0 // 0			
		27th.....		450 // 0 // 0			
					2050	//	//
2	6	To Thistle Bank, ..℔ order, ...		70 // 0 // 0			
		8th, ...		160 // 0 // 0			
		16th, ...		160 // 0 // 0			
					390	//	//
13	//	To Simon Turbutt, ..received on his account from J. Young, ...		.....	710	//	//
3	9	To BILLS RECEIVABLE, disct. No. 154, West Sugar Co. due 12 Sep.		507 // 8 // 6			
		// .....155, J. Paterson, ... 10 //		262 // 1 // 0			
					769	9	6
10	11	To OUTSTANDING ACCOUNTS, .received from James Sharp, ...		2 // 15 // 9			
		// .....William Lyon, ..		9 // 11 // 7			
		16th, ...D. M'Lean, ...		7 // 7 // 0			
		// .....A. Campbell, ...		7 // 7 // 0			
					27	1	4
9	//	To New Rope-work Co. our ⅛th, recd. one year's Int. on Stock, ..		.....	22	10	//
7		To Interest.....pence allowed by A. Pollock, ...		0 // 0 // 9			
	16	25th, ...Sundries, ...		0 // 1 // 9			
					//	2	6
15		To Murray & Waller, ..received Bill on Lefevre & Co. at 60 days.		.....	497	18	4
	18						
					4467	1	8

GLASGOW, *July*, 1817.

	1	SUNDRIES *Drs. to Cash.*				
		For the following Sums paid this month.				
5	4	DEBTS PAYABLE, On open Accounts, paid Scott & Co.	112 // 7 // 9			
		// New Rope-work Company,	76 // 0 // 10			
		16th William Fulton,	53 // 10 // 0			
		// Alan Pollock,	22 // 0 // 9			
		22d Clyde Sail Cloth Company	73 // 6 // 11			
		// Moffat & Galloway,	115 // 6 // 5			
		// Joshua Senior,	214 // 0 // 6			
		25th John Smith,	57 // 11 // 9			
		// M'Laren, Henderson & Co.	108 // 1 // 4			
		// Aitken & Campbell	64 // 9 // 0			
		// Stocking Factory,	34 // 6 // 8			
				931	1	11
13	4	Sir John Towers, ...advanced his Millwright,		10	10	0
22	6	Alexander Young, ...our Clerk advanced him one quarter's Salary,		37	10	0
//	4	BILLS PAYABLE, ..paid No. 92. M. Louis,	100 // 0 // 0			
		8th.....93. Sir J. Towers,	163 // 10 // 0			
		13th.....95. M. Goodair,	246 // 17 // 6			
		// .....96. W. Cuming,	110 // 0 // 0			
				620	7	6
21	//	Alan Ker & Do. ..remitted them,		30	0	0
7	9	Interest, ...paid discount on two bills,		6	15	6
2	//	Greenock Bank ...℔ receipt,		760	0	0
16	16	Samuel Johnson, ..from Jamaica, paid him ℔ receipt,		105	0	0
2	18	Royal Bank .....℔ receipt,		480	0	0
18	25	Lefevre & Co. ....remitted them More on Downe, at 45 days,		1030	0	0
21	27	Wilson & Greenhill, paid bill fav. Graham,		163	2	9
22	//	John Hay, ...paid on Account	250 // 0 // 0			
		paid bill fav. Watkinson,	25 // 11 // 9			
				275	11	9
7	31	Charges, ...this month ℔ Expense Book,		12	2	1
				4426	1	6

GLASGOW, *August*, 1817.

3		BILLS RECEIVABLE *Drs. to Sales on Commission,*					
—							
6		For Amount sold this month. D. B.	Pa				
		3d. Robert & James M'Nair,..15 Hhds. Sugar,	3	783//14//6			
		Bill No. 185, due 6 Dec.					
		13 James Forbes & Co. ..... 30 Pun. Rum..	//	500 // 5//0			
		Bill No. 187, due 16 Dec.					
		19 Robert & James M'Nair, ..20 Hhds. Sugar.	4	943 // 5//7			
		Bill No. 188, due 22 Nov. 471//12//7					
		189, // 22 Jan. 471//13//0					
		24 Anderson, Gray & Co. .. 10 Pun. Rum ..	5	220 // 0//0			
		Bill No. 186, due 27 Dec.					
					2447	5	1
6		SALES ON COMMISSION *Dr. to Sundries.*					
		For the Net Proceeds of the Sales this month.					
14	3	To John Hanson, .. 15 Hhds Sugar ℔ Happy-Return due 6 Dec.	3	.....	441	9	5
14	13	To William Hanson.. 10 Pun. Rum ℔ Columbus ..... 16 //	//	.....	128	13	7
15	19	To Murray & Waller, 20 Hhds. Sugar ℔ Happy-Return, 22 //	5	.....	520	10	0
13	24	To Moses Louis .... 30 Pun. Rum ℔ Columbus,..... 20 //	//	.....	389	15	3
					1480	8	3
6		MERCHANDISE *Drs. to Sundries.*					
		For Goods Purchased of the following this month.					
21	10	To Wilson & Greenhill, ... 4 Bales Osnaburgs, ...	3	175//11//2			
		19th, ... 1 // Sail Cloth,.....	4	87//10//0			
					263	1	2
20	19	To James Forbes & Co, ... 4 // Irish Linen and Sheeting,	//	.....	223	5	6
					486	6	8
23		SUNDRIES *Drs. to Insurance,*					
		For Cost of Insurances made on Account of the following this month.					
15	13	Murray & Waller,.....for Premium on £630, on Produce ℔ the Happy-Return ,Jamaica to Greenock, at 9 Guin. ℔ Ct. Policy 38/6, Commo. 63/. ...	3	.....	64	12	2
12	14	Sir Richard Parnell,...for Premium on £1050, on Sugar ℔ the Minerva, St. Kitts to Greenock, at 7 Guineas ℔ Cent. Policy 60/6, Commo. 105/.	4	.....	85	9	0
12	//	Francis Barlow,.....for Prem. on £600, on Sugar ℔ do. at do. Policy 33/. Commo. 60/.	//	.....	48	15	0
12	//	John Vanderkemp, ...for Premium on £750, on Sugar, ℔ do. at do. Policy 44/. Commo 75/.	//	.....	61	1	6
9	//	Hector & Daniel Riley,for Premium on £900, on Sugar, ℔ do. at do. Policy, 49/6, Commo. 90/.	//	.....	73	2	6
11	//	Store in St. Kitts,.....for Premium on £1292 // 6 // 8, Specie, ℔ do. at do. Policy 71/6.	//	.....	98	11	3
					431	11	5

GLASGOW, *August*, 1817.

23		INSURANCE *Dr. to Sundries.*					
		For the Premiums and Policies, as in the preceding entry. D. B.	Pa				
24	13	To John Alston & Sons,..On £630, ℔ the Happy-Return from Jamaica, at 9 Guin. ℔ Ct. Policy 38/6,	3	61 // 9 // 2			
		14th ditto, on 1050, ℔ the Minerva from St. Kitts, at 7 Guin. ℔ Ct. Policy, 60/6.	4	80 // 4 // 0			
					141	13	2
24	14	To Tontine Insurance Co. On £1650 ℔ the Minerva from St. Kitts at 7 Guineas ℔ Cent. Policy 93/6, ..	//	.....	125	19	//
24	//	To William Bogle & Co... On £600, ℔ ditto, Policy, 33/.....	//	.....	45	15	//
23	//	To Company Assurance,..On £1292 // 6 // 8 Specie ℔ ditto at 7 Guineas ℔ Cent. Policy, 71/6.....	//	.....	98	11	3
					411	18	5
24	19	SUNDRIES *Drs. to Tontine Insurance Company,*					
		For Premium of Insurance on the Ships homeward bound.	4				
8		Voyage I. of the Minerva, Premium on £2750, insured on the Ship, from Nevis & St Kitts to Clyde, at 4 Guineas ℔ Cent. certain Policy, 154/.....		.....	123	4	//
8		Voyage III. of the Happy-Return, Premium on £1800, insured on the Ship, from Jamaica to Clyde, at 6 Guineas ℔ Cent. certain Policy, 99/.		.....	118	7	//
					241	11	//
18	14	ADVENTURE TO JAMAICA *Dr. to Sundries*					
		For 500 Barrels of Herring, shipped per the Cecilia Captain Hamilton, consigned to John & David Kinsey,	3				
6		To Herring,.....for 500 Barrels, at 30/.....		.....	750	//	//
21		To Alan Ker & Co. for Freight and Shipping Charges paid by them,		.....	156	2	6
					906	2	6
11 — 19	14	STORE IN ST KITTS *Dr. to Ingram, Hunter, & Co.*					
		For Premium on £525, insured by them, on Rum & Molasses by the General Washington, Franklin, from St Kitts to Philadelphia, at 3 Guineas per Cent. Policy, 33s.	3	.....	18	3	9
8 — 25	19	VOYAGE III. OF THE HAPPY-RETURN *Dr. to Wm. Cumming,* For further Charges paid by him after settling for the Ship's Outfit,.....	5	.....	8	5	2
6 — 21	24	SALES ON COMMISSION *Dr. to Alan Ker & Co.*	5				
		For additional Charges, pd. by them on the following					
		On 85 Hhds. Sugar, on hand 30th June, ...		10 // 2 // 7			
		40 Pun. Rum,.....		10 // 17 // 0			
		20 Bags Cotton,.....		0 // 7 // 6			
					21	7	1
1		CASH *Dr. to Sundries,*					
		For the following Sums received this month.					
2	3	To Thistle Bank,....℔ order,..		220 // 0 // 0			
		12th,.....		200 // 0 // 0			
		21st,.....		610 // 0 // 0			
					1030	//	//
3	6	TO BILLS RECEIVABLE, discd. No. 151 R. & J. M'Nair, due 12th Sep.		525 // 10 // 0			
		//.....158 George Bell,.....14th //		475 // 6 // 4			
		27 .....167 R. M'Fee, & Co...11th Oct.		415 // 6 // 9			
		//.....169 R. & J. M'Nair,...25th //		220 // 9 // 3			
					1636	12	4
		Continued		.....	2666	12	4

GLASGOW, *August*, 1817.

		Continued,	.....	2666	12	4
1		CASH *Dr. to Sundries.*				
—	9	To Royal Bank, ℔ Order,	370 // 0 // 0			
2		13th,	440 // 0 // 0			
				810	//	//
10	//	TO OUTSTANDING ACCOUNTS,...received from D. M'Aulay,	.....	1	19	9
4	20	TO BONDS & BILLS,...received from C. Denny for our Bill at 12 months, to bear Interest at 5 ℔ Cent.	.....	300	//	//
6	30	TO SALES ON COMMISSION,...received Drawback on the 30 Pun. Rum shipped to Dublin the 13th inst.	.....	138	19	2
				3917	11	3
1	..	SUNDRIES *Drs. to Cash,* For the following Sums paid this month.				
13	3	Simon Turbutt,...paid for his Nephew & Servant's Passage from Jamaica ℔ the Dolphin,	.....	42	//	//
5	//	DEBTS PAYABLE, paid William Telfer,	19//12 // 0			
		//....Duntocher Woollen Company,	91 // 0 // 0			
		//....Smithfield Company,	62 // 0 // 4			
				172	12	4
2	6	Greenock Bank,..℔ Receipt,	500 // 0 // 0			
		21st,	120 // 0 // 0			
				620	//	//
7	//	Interest,.....paid Discount on two Bills,	5 // 4 // 0			
		9th, Pence retained by M'Aulay,	0 // 0 // 9			
		27th, Discount on two Bills,	4 // 6 // 9			
			9//11 // 6			
		Deduct Pence allowed by Smithfield Company,	0 // 0 // 4			
				9	11	2
20	//	Darby & Dare, ...remitted Speirs Dft. on Blake at 21 days.	442 // 0 // 0			
		.....Coates .....on Forbes, ...//	110//10 // 0			
		Exchange 10½ ℔ *Cent. Irish*,...	552//10 // 0			
				500	//	//
4	9	BILLS PAYABLE, paid No. 98, S. Turbutt,	367 // 4 // 0			
		12th,...100,...Ditto,	139//10 // 0			
		13th,...103,...Ditto,	210 // 4 // 0			
		21st,....105, James Thomson,	476//11 // 0			
		27th,...106, William Wilson,	163 // 4 // 0			
				1356	13	//
11	12	William Fullerton's Accot. Proper, paid Mrs. Scott for the two Boys,	.....	45	//	//
22	13	John Hay,.....to Account,	.....	262	10	//
2	20	Royal Bank, ...℔ Receipt,	300 // 0 // 0			
		27th,	440 // 0 // 0			
				740	//	//
13	24	Sir John Towers,..paid Passage for his Millwright to Jamaica ℔ the Westmoreland,	10//10 // 0			
		advanced him as desired,	5 // 5 // 0			
				15	15	//
2	30	Thistle Bank,....℔ Receipt,	.....	130	//	//
7	31	Charges,.....this month,	.....	25	10	//
				3919	11	6

GLASGOW, *September*, 1817.

6	6	SALES ON COMMISSION, *Dr. to Duties.*					
		For the Duty on the Import Weight of the Produce consigned us					
23		per the following Vessels: . . . . . D. B	5				
		On 28 Hhds. Sugar, by the St. Ann, ...	..	.....	493	8	4
		12 .. // ..do. ..... Atlantic.	..	.....	224	12	7
		25 .. // ..do. ..... Clyde, ...	..	445 // 1 // 8			
		10 Pun. Rum, ... ditto, ...	..	45//17 // 6			
		20 Bags Cotton, ... ditto, ...	.	43//17 // 2			
					534	16	4
					1257	17	3
23		SUNDRIES *Drs. to Insurance.*					
		For Cost of Insurances made on account of the following this month:					
16	6	To Proprietors of Hopewell Estate, . . for Prem. on £1700, on 60 Casks Sugar ℔ the Happy-Return, from Jamaica, @ 9 Guin. ℔ Cent. Policy 93/6 Comm°. 170/...	5	173//16 // 6			
		Ditto on £600, on 20 Hhds. Sugar ℔ the St. James' Planter, for London, @ 5 Guin. ℔ Cent. Policy 33/ Commission 60/.	//	34//13 // 0			
					208	9	6
11	//	Store in St. Kitts, . . for Prem. on £450, on 15 Hhds. Sugar ℔ the Spooner, St. Kitts, to London, and on £180, on Sugar and Rum ℔ the Bassetere, to Liverpool, @ 7 Guin. ℔ Cent. Policies 44/.	6	.....	55	9	9
					263	19	3
23		INSURANCE *Dr. to Sundries.*					
		For the Premiums and Policies as above:					
24	6	To Tontine Insurance Co. on £1133//6//8, by the Happy-Return, Policy 66/.	6	.....	110	8	//
23	//	To Company Assurance, on 566//13//4, ℔ do. Policy 27/6... Comm°. 56/. d	...	57//15 // 2			
		on 200//0//0, ℔ St James' Planter, Pol. 11/. Com2 20/.	...	12 // 1 // 0			
					69	16	2
19	//	To Ingram, Hunter, & Co. on 400//0//0, ℔ do. Pol. 22/.	...	.....	22	2	//
24	//	To John Alston & Sons, . . on 450//0//0, ℔ Spooner, and					
		on 275//0//0, ℔ Bassetere, Pol. 44/	6	.....	55	9	9
		3025//0//0			257	15	11
16	6	SUNDRIES *Drs. To Mures, Fordyce, & Co.*					
		For Return of Premium on Sugar and Rum short shipt by the Clyde, and for Convoy and Arrival on what came to hand;	6				
24		John Alston & Sons, . . £153//12 // 6, @ £8 // 19, ℔ Cent.	...	13//15 // 0			
		506 // 7 // 6, @ 4 ℔ Cent. return of Prem.	...	20 // 5 // 1			
					34	//	1
23		Company Assurance, . . 116 // 7 // 6, @ £8 // 19, ℔ Cent.	...	10 // 8 // 3			
		383//12 // 6, @ 4 ℔ Cent. return of Prem.	...	15 // 6//11			
					25	15	2
					59	15	3

GLASGOW, *September*, 1817.

24/16	6	TONTINE INSURANCE CO. *Dr. to Samuel Johnson.* D. B. For return of Prem. on £600 for Convoy & Arrival of the St Ann, @ 4 ℔ Cent.	3		24	//	//
3		BILLS RECEIVABLE *Dr. to Sundries.* For the Sales this month.					
6	20	To SALES ON COMMISSION.....J. Phillips, 20 Hhds. Sugar,	6	1155//11//9			
		26th, Greenock Sugar-House Co. 20 // ....do...	//	1048//0//9			
					2203	12	6
7	//	To Interest, for 2 mos. Interest included in Bill No. 191,....	..	4//16//3			
		Deduct pence retained from Bill.....192,....	..	0//0//9			
					4	15	6
		——BILLS.——			2208	8	//
		John Phillips,....No. 190, due 23d. Jan.	..	577//16//0			
		Ditto, ...191, // 23d. March, ...	..	582//12//0			
		Greenock Sugar Co...192, // 29th. Jan.	..	1048//0//0			
				2208//8//0			
6/16	26	SALES ON COMMISSION *Dr. to Samuel Johnson.* For Net-Proceeds of 20 Hhds. Sugar ℔ the St Ann. due 29th Jan.	6	.....	578	17	//
19/20	28	INGRAM HUNTER, & Co. *Dr. to John Emmott.* For Money received by them, from him on our Account, to be applied agreeably to his Instructions, as ℔ their Letter on the 25th inst.....	6	.....	1760	14	6
11/21	30	STORE IN ST. KITTS *Dr. to Iver M'Iver & Co.* For Goods shipped by them per the St. Kitts Planter, Spooner, from Liverpool, as per their letter of the 25th current. They consist of 22 Packages. The Furnishers as under,	7				
		From Peels & Co.....*Manchester*,.....	..	125//11//6			
		Miller & Bow, ...*Ditto*, ...	..	171//3//11			
		J. & R. Phillips, ..*Ditto*, ...	..	116//17//9			
		Mores & Lee, ...*Birmingham*, ...	..	88//5//4			
		Craven & Dawson,..*Wakefield*, ...	..	120//3//6			
		Johnson & Evatt,,..*Sheffield*, ...	..	65//3//9			
		John Wakefield,....*Kendal*, ...	..	110//11//6			
				797//17//3			
		Their own Charge for Warehouse-Rent, Custom-House Fees, Cartage, Wharfage, & Commission,	..	40//2//6			
					837	19	9

GLASGOW, *September* 1817.

6	MERCHANDISE *Dr to Sundries*,				
	For Goods purchased for Exportation of the following persons in this month, as per Bills of Parcels.				
5	To DEBTS PAYABLE on open Accounts, viz. from D. B. Page 7				
	Carron Company, ... Sep. 2d	151 // 11 // 6			
	23d	107 // 6 // 0			
			258	17	6
	Smithfield Company, ... 10th	61 // 3 // 5			
	25th	58 // 14 // 0			
			119	17	5
	Dalnotter Iron Company, ... 25th	.....	93	6	9
	William Fulton, ... *Anchor-Smith*, .. 4th	.....	122	19	//
	New Ropework Company, ... 18th	75 // 19 // 6			
	20th	45 // 11 // 5			
			121	10	11
	J. & W. Scott, ... *Copper-Smiths*, . 2d	.....	35	12	6
	James Lockhart, ... *Hardware*, ... 25th	67 // 10 // 2			
	27th	17 // 12 // 7			
			85	2	9
	Thomas Smith & Co. ..... *Saddlers*, ... 26th	.....	86	14	9
	John Hood, ... *Cooper* 18th	57 // 16 // 0			
	24th	23 // 15 // 0			
			81	11	//
	Mrs. William Miller, ... *Victualler*, ... 23d	.....	37	12	4
	John Cowan & Co. ..... *Brewers*, ... 21st	.....	125	16	10
	Alexander Wilson, ... *Stationer*, ... 19th	.....	57	18	3
	John Reid, ... *Upholsterer*, ... 24th	123 // 12 // 6			
	25th	57 // 14 // 0			
			181	6	6
	Aitken & Campbell, ... *Haberdashers*, ... 7th	.....	55	17	9
	Angus M'Donald, ... *Jeweller*, ... 17th	.....	96	3	//
	Verreville Glasswork Company, ... 19th	.....	95	4	11
	William Young & Co. ..... *Earthen-ware*, ... 25th	.....	82	2	3
	Duntocher Woollen Company, ... 10th	.....	113	18	//
	John Buchanan & Co. ..... *Hosiers*, ... 19th	.....	29	10	//
	John Kilmarnock, ... *Draper*, ... 10th	.....	22	5	1
	David Marshall & Co. ..... *Tape-Makers*, ... 21st	.....	121	4	6
	John Murdoch & Co. ..... *Linen Merchts*.. 23d	112 // 6 // 9			
	25th	63 // 4 // 10			
			175	11	7
	Henry Hardy & Co. ..... *Linen Merchts*.. 25th	.....	416	10	7
	Orhart, White, Rose, & Co. *Manufacturers*, 22d	141 // 14 // 0			
	26th	176 // 17 // 9			
	27th	93 // 5 // 7			
			411	17	4
	To John Hay, ... for sundry Goods purchased of him (money		3028	11	6
22	being occasionally advanced) as ☞ Purchase Book, ... 2nd	417 // 15 // 0			
	11th	513 // 14 // 9			
			931	9	9
			3960	1	3

GLASGOW, *September*, 1817.

1		CASH *Dr. to Sundries*				
		For the following Sums received this month.				
2	3	To Royal Bank,..℔ Order,	160 // 0 // 0			
		6th,	560 // 0 // 0			
		20th,	550 // 0 // 0			
				1270	//	//
7	//	To Interest,..received discount on 1 bill paid on discount,	.....	1	9	4
3	10	To BILLS RECEIVABLE, discd. No. 159, J. Phillips, due 4th Oct.	287 // 6 // 2			
		// .....173, J. M'Aulay&Co. 9th Nov.	613 // 4 // 9			
		// .....172, R.&J.M'Nair, // 11th //	196 // 5 // 0			
		17th, ...179, J. Phillips,... // 7th Oct.	505 // 1 // 9			
		// .....180, Ditto,..... // 7th Nov.	547 // 9 // 9			
				2149	7	5
2	14	To Thistle Bank,..℔ Order,	100 // 0 // 0			
		20th,	440 // 0 // 0			
				540	//	//
9	24	To Ship Britannia, Our ¼, received our share of gain at settlement,.	.....	157	19	2
				4118	15	11
1		SUNDRIES *Drs. to Cash.*				
		For the following Sums paid this month.				
16	3	Proprietors of Hopewell Estate, pd. their bill fav. Craig, due 4th Nov.	.....	173	15	//
21	6	Wilson & Greenhill,..remitted them Murray's dft. at 13 days,	.....	87	10	//
11	//	William Fullarton's Account Proper, paid A. Wallace,	.....	338	2	6
4	//	BILLS PAYABLE,..paid No. 108, John Barker,	120 // 5 // 7			
		11th, ...109, Robert Brown,	50 // 0 // 0			
				170	5	7
22	10	John Hay,.....to Account,	150 // 0 // 0			
		17th,	60 // 0 // 0			
				210	//	//
19	//	Joseph Gattey & Co. recd. Grahame's dft. on Payne, due 28th Oct.	.....	315	//	//
7	//	Interest,..paid discount on three bills,	7 // 12 // 10			
		17th,....two, //	6 // 2 // 1			
				13	14	11
5	//	DEBTS PAYABLE,..paid John Hood,	31 // 4 // 2			
		paid E. Gardner,	90 // 11 // 4			
				121	15	6
21	//	Alan Ker, & Co.....remitted them,	26 // 2 // 6			
		22d,	35 // 0 // 0			
				61	2	6
2	//	Royal Bank,.....receipt,	430 // 0 // 0			
		17th,	460 // 0 // 0			
		24th,	150 // 0 // 0			
				1040	//	//
14	14	Matthew Goodair,..paid bill fav. Pringle,..	.....	100	//	//
13	16	Simon Turbutt,....paid Mr. Scott for board to his Nephew,	.....	15	//	//
25	17	John Grahame's,....Account Proper, paid him,	.....	40	//	//
14	//	William Hanson,....paid bill fav. Mair,	.....	73	10	//
2	//	Thistle Bank, ℔ receipt,	.....	400	//	//
22	20	Thomas Wallace, our Clerk,	.....	10	//	//
23	//	Duties,.....for prime entries as under, remitted Alan Ker & Co.				
		towards St Ann,.....	373 // 6 // 8			
		// ..Atlantic,	160 // 0 // 0			
		// ..Clyde,	400 // 6 // 8			
				933	13	4
7	30	Charges,.....paid incidents this month, ℔ E. B.	.....	11	16	7
				4115	5	11

GLASGOW, *October*, 1817.

11	..	STORE IN ST KITTS *Dr. to Sundries*					
		For Goods shipped by the following, as per Invoices received this day.					
		D. B.	Pa				
19	1	To Ingram, Hunter, & Co. shipped by them ℔ the Eagle, Ross, London to St. Kitts, with Charges and Insurance.	8	.....	2256	17	3
20	"	To Darby & Dare,.....for Provisions shipped by them ℔ the Union, O'Hara, Cork to St. Kitts, £527, 10s. Irish,	"	.....	486	18	5
24	5	To Tontine Insurance Co...for Prem. on £800 insured on Goods ℔ the St. Kitts Planter, Spooner, from Liverpool, at 7 Guin. ℔ Cent. certain. Policy 44/.	"	58 " 4 " 0			
		Ditto on £500 on Goods ℔ the Union, O'Hara, from Cork, at 4 Guin. ℔ Cent. Policy 27/6.	"	22 " 7 " 6			
					80	11	6
17	5	JOHN & DAVID KINSEY *Dr. to Sundries.*			2824	7	2
		For the following Debts received in Jamaica on our Account, agreeable to their letter dated 2nd August, received this day.	8				
10	"	TO OUTSTANDING DEBTS IN JAMAICA, viz. received from,					
		Ephraim Mendez,.....65 " 2 " 7					
		Samuel Laurance,.....24 " 3 " 11					
		William King,.....23 " 0 " 4					
		Margaret White, ...11 " 6 " 8					
		J. Baker & Co. in part, ...70 " 0 " 0					
		Jamaica currency at 40 ℔ *Cent.* 193 " 13 " 6 is	..	138 " 6 " 9			
7		To Interest,.....for Interest included in the 4 first,.....	..	4 " 18 " 11			
					143	5	8
3	..	BILLS RECEIVABLE *Dr. to Sales on Commission.*					
6		For Amount sold this month.					
		10th, James Paterson,.....10 Hhds. Sugar, .. Bill No. 193, due 13th Feb.	8	597 " 9 " 4			
		14th, C. Corbet,.....10 Pun. Rum, ... Bill No. 197, due 17th Feb.	"	201 " 17 " 0			
		21st, Robert M'Fee & Co. 15 Hhds. Sugar, .. Bill No. 195, due 19th Feb. 348 " 15 " 7	9	777 " 6 " 1			
		" 196. " 24th " ...428 " 10 " 6					
		22d, H. Houldsworth & Co. 20 Bags Cotton, .. Bill No. 194, due 25th Feb,	"	460 " 10 " 3	2037	2	8
6	..	SALES ON COMMISSION *Dr. to Sundries.*					
		For Net-Proceeds on Account of the following this month.					
14	10	To Matthew Goodair, 12 Hhds. Sugar, ℔ Atlantic } due 23d Jan.	8	651 " 13 " 10			
		8 " ....do...℔ St Ann } due 23d Jan.					
		10 " ....do...℔ Clyde .....13th Feb.	"	342 " 2 " 0			
					993	15	10
16	22	To Mures Fordyce & Co 10 Pun. Rum,..℔ do.....13th "...	9	117 " 14 " 2			
		15 Hhds. Sugar, ℔ do.....24th "...	"	429 " 16 " 10			
		20 Bags Cotn. ℔ do.....25th "...	"	365 " 18 " 4			
					913	9	4
					1907	5	2

GLASGOW, *October*, 1817.

			Pa				
6	11	MERCHANDISE *Dr. to Wilson & Greenhill.*					
—		For 5 Bales Osnaburgs, received by the Tay Packet,.....D. B.	8	.....	205	17	6
21							
23	..	SUNDRIES *Drs. to Company Assurance.*					
—		For the following underwrote by us this month.					
12	15	Francis Barlow,..for Premium on £800 insured on Produce ℔ the Eagle, Denniston, from St. Kitts to Clyde, at 7 Guineas ℔ Cent. Policy 44/. Commo. 80/. ..	9	.....	65	//	//
15	21	Meymott & Co...for Premium on £535 insured on Produce ℔ the Caledonia, Scott, Jamaica to Greenock, at 9 Guineas ℔ Cent. Policy 33/. Commo. 53/6,....	9	.....	54	17	7
					119	17	7
		—SUNDRIES *Drs.*—					
		For return of Premium for Convoy and Arrival of the Happy-Return.	9				
24	..	Tontine Insurance Co.....£1133 // 6 // 8 at 4 ℔ Cent....	...	.....	45	6	8
24	..	John Alston & Sons,..... 630 // 0 // 0.... //	..	.....	25	4	//
23	..	Company Assurance, ... 1603//13 // 4.... //	..	.....	64	3	//
		3367 // 0 // 0			134	13	8
		—CRS.—					
13	..	To Moses Louis, ... £125 // 0 // 0 at 4 ℔ Cent. ...	...	.....	5	//	//
13	..	To Sir John Towers, ... 420 // 0 // 0.... //	..	.....	16	16	//
16	..	To Samuel Johnson, ... 132 // 0 // 0.... //	..	.....	5	5	8
15	..	To Meymott & Co. ..... 360 // 0 // 0..... //	..	.....	14	8	//
15	...	To Murray & Waller, ... 630 // 0 // 0.... //	..	.....	25	4	//
16	..	To Proprietors of Hopewell Estate, 1700 // 0 // 0.... //	.	.....	68	//	//
		3367 // 0 // 0			134	13	8
6	24	SALES ON COMMISSION *Dr. to Sundries.*					
		For the Duty and Freight on the Produce consigned to us per the Happy-Return.	10				
		Sugar,.....140 Casks,.....Duty,.....	..	2514 // 3//10			
		Freight,..	..	565//13//10			
					3079	17	8
		Rum,..... 52 Puncheons,....Duty,.....	..	242//14 // 2			
		Freight,..	..	145//12 // 6			
					388	6	8
		Cotton,..... 5 Bales. .....Duty,.....	..	9 // 4//10			
		Freight,..	..	6//18 // 7			
					16	3	5
		Mahogany,..... 70 Planks,.....Duty,.....	..	38 // 0 // 3			
		Freight,..	..	22//10 // 0			
					60	10	3
		—CR.—			3544	18	//
23	24	To Duties,.....for Amount as above,.....	..	.....	2804	3	1
8	//	To Voyage III. of the Happy-Return,....for Freights,.....	..	....	740	14	11
					3544	18	//

GLASGOW, *October*, 1817.

1		CASH *Dr. to Sundries.*				
—		For the following Sums received this month.				
3	1	To BILLS RECEIVABLE, disc'd. No 181, John Phillips, due 7th Nov.	547 // 8 // 6			
		//.....183, John Pattison & Co. 23d //	378 // 10 // 10			
		//.....184, Edward Jones,.... //	522 // 2 // 10			
		7th, due.....162, James Paterson, this day,	369 // 4 // 3			
		15th, disc'd. 177, John Phillips,.....19th //	214 // 6 // 6			
		//.....178, Peter M'Farlane, 27th //	375 // 6 // 0			
		//.....176, George Smith, ...15th //	410 // 4 // 4			
		//.....182, John Phillips, ..7th Dec.	505 // 1 // 9			
		//.....186, Anderson, Gray, & Co. 27th	220 // 0 // 0			
		29th,.....192, Greenock Sugar-House Co. due 29th Jan.	1048 // 0 // 0			
				4590	5	//
2	4	To Royal Bank,.....℔ order, ...	395 // 0 // 0			
		16th, ...	2000 // 0 // 0			
		19th, ...	600 // 0 // 0			
		29th, ...	60 // 0 // 0			
				3055	//	//
19	14	To Ingram, Hunter, & Co. rec'd. Downe & Co's. dft. on More at par	.....	1000	//	//
				8645	5	//
1		SUNDRIES *Drs. to Cash.*				
—		For the following Sums paid this month.				
21	1	Wilson & Greenhill,..paid their Bill fav. Carrick, ...	.....	175	11	2
15	//	Meymott & Co. .....paid their Bill fav. Burns, ...	100 // 0 // 0			
		19th, ...Gosnell, ...	114 // 3 // 9			
				214	3	9
23	//	Duties.....paid Post-entries ℔ St. Ann, ...	125 // 1 // 8			
		//.....℔ Atlantic, ...	64 // 12 // 7			
		//.....℔ Clyde, ...	134 // 9 // 8			
		16th, prime entry ℔ Happy-Return, ...	2000 // 0 // 0			
				2324	3	11
2	//	Royal Bank,.....℔ receipt, ...	820 // 0 // 0			
		7th, ...	600 // 0 // 0			
		15th, ...	1000 // 0 // 0			
				2420	//	//
25	4	G. A. Hamilton's Accot. Proper, paid him, ...	.....	90	//	//
14	//	Matthew Goodair,....paid Bill in fav. Louis, ...	.....	140	10	//
15	//	Murray & Waller, ...paid.....Hume, ...	.....	70	//	//
6	//	SALES ON COMMISSION, paid Freight ℔ St Ann, ...	112 // 2 // 10			
		//.....℔ Atlantic, ...	50 // 10 // 10			
		19th, ...℔ Clyde, ...	160 // 11 // 2			
				323	4	10
13	7	Sir John Towers,....paid Bill fav. Williams, ...	.....	93	5	//
20	//	John Emmott,.....paid James Stewart, ...	.....	240	//	//
19	15	Joseph Gattey & Co. remd. Carrick's dft. on Moffat, due 7th Dec.	.....	320	//	//
4	//	BILLS PAYABLE,....paid No. 110, Sheldon, ...	.....	396	14	9
25	19	William Cuming, ...paid him in part, ...	.....	375	//	//
21	20	Alan Ker & Co. ....remitted them, ...	.....	50	//	//
26	//	James Noble,.....paid him on account, ...	.....	300	//	//
6	29	Herring, ...paid Clyde Fishing Co. for 600 Barrels, ...	.....	1080	//	//
7	31	Interest, ...paid Discounts this month, ...	.....	25	18	1
7	//	Charges, ...paid Incidents this month, ...	.....	14	2	9
				8652	14	3

GLASGOW, *November*, 1817.

3	..	BILLS RECEIVABLE *Dr. to Sundries.*					
		For the following sold, &c. this month:					
6	4	To SALES ON COMMISSION, viz. D. B.	Pa				
		Leith Sugar-House Compy. 60 Hhds. Sugar, ...	11	2971 // 6 // 1			
		Robert and James M'Nair, 40 .. // ....do.	//	2185 // 12 // 9			
		Dundee Sugar-House Co. . 40 .. // ....do.	//	2164 // 7 // 9			
		John Reid, ... 70 Planks Mahogany, ..	//	540 // 0 // 0			
					7861	6	7
7	//	To Interest, for 2 mos. Interest, included in Bill No. 199, ...	..	.....	12	8	5
					7873	15	//
		—BILLS.—					
		Leith Sugar-House Co. No. 198, due 7th Mar. 1485 // 13 // 0					
		199, // 7th May, 1498 // 1 // 6					
				2983 // 14 // 6			
		Robert & James M'Nair, ... 200, // 7th Mar. 1092 // 16 // 0					
		201, // 7th .. // .. 1092 // 16 // 9					
				2185 // 12 // 9			
		Dundee Sugar-House Co. .. 202, // 7th .. //	..	2164 // 7 // 9			
		John Reid, ... 206, // 28th April, ...	..	540 // 0 // 0			
				7873 // 15 // 0			
6	..	SALES ON COMMISSION *Dr. to Sundries.*					
		For Net Proceeds of Produce per Happy-Return, as under this month:					
16	4	To Proprietors of Hopewell Estate, 60 Hhds. Sugar, due 7th Mar.	11	.....	1572	//	//
14	//	To William Hanson, ... 12 ... // ... do. ..... 7th //	//	.....	363	12	11
16	//	To Samuel Johnson, ... 6 .. // ... do. ..... 7th //	//	.....	185	1	10
13	//	To Moses Louis, ... 5 .. // ... do. ..... 7th //	//	.....	143	12	2
13	//	To Sir John Towers, ... 15 .. // ... do. ..... 7th //	//	437 // 15 // 9			
		10 Pun. Rum, ... 17th //	//	138 // 11 // 1			
					576	6	10
15	25	To Murray & Waller, ... 15 Hhds. Sugar, ... 7th //	12	444 // 9 // 8			
		5 Pun. Rum. .... 17th //	//	75 // 1 // 4			
		70 Plks. Mahogany, 28th Apr.	//	460 // 11 // 8			
					980	2	8
					3820	16	5
11	14	STORE IN ST. KITTS *Dr. to Sundries,*					
		For Goods shipped per the St. Ann, Campbell, consigned to William Fullarton, as per Invoice, dated this day:	12				
6	..	To MERCHANDISE, ... for Amount, with Charges & Comm°.	..	.....	1733	8	//
6	..	To Herring, ... for Cost of 150 Barrels, ...	..	.....	270	//	//
5	..	To DEBTS PAYABLE, ... for Freight due the owners of St. Ann,	..	.....	116	5	//
24	..	To Tontine Insurance Co. for Prem on £2000, at 7 Guin. ⅌ Cent. return 2 ⅌ Cent. for Convoy & Arrival, Policy 110/.	..	.....	152	10	//
					2272	3	//
12	16	FRANCIS BARLOW *Dr. to Company Assurance.*					
23		For additional Premium on £800 underwrote by us per the Eagle, 15th ult. she not being ready to sail with the Fleet 25th July, at 4 per Cent.	12	.....	32	//	//

GLASGOW, *November*, 1817.

6	..	SALES ON COMMISSION *Dr. to Sundries.*					
		For the Duty and Freight on the Produce consigned us by the following Vessels: D. B. Pages 12, 13.					
		4th, Minerva,....Sugar,.....150 Casks,.....Duty,....	2766 // 5 // 0				
		Freight,..	570 // 10 // 9				
				3336	15	9	
		Rum, ... 40 Puncheons, Customs,	184 // 7 // 6				
		Freight,..	101 // 8 // 1				
				285	15	7	
		Cotton, ... 30 Bags, ...Duty,....	56 // 12 // 6				
		Freight,...	42 // 9 // 4				
				99	1	10	
		26th, Caledonia, Sugar, ... 10 Casks, ...Duty,....	180 // 13 // 4				
		Freight,..	40 // 13 // 0				
				221	6	4	
		Rum, ... 5 Pun..... .Customs,	23 // 1 // 8				
		Freight,..	13 // 17 // 0				
				36	18	8	
		Cotton, ... 5 Bags,..... Duty,....	8 // 4 // 8				
		Freight,..	6 // 3 // 6				
				14	8	2	
		Mahogany, 50 Planks, Duty,....	26 // 12 // 0				
		Freight,..	16 // 1 // 3				
				42	13	3	
		—*Crs.*—		4036	19	7	
23	..	To Duties,.....for Amount as above,	.....	3245	16	8	
8	..	To Voyage I. of the Minerva, for Amount of Freights by her,.....	.....	714	8	2	
5	..	TO DEBTS PAYABLE,.....for Amount of Freight due the Owners of the Caledonia,	.....	76	14	9	
				4036	19	7	
	25	—SUNDRIES *Drs.*—					
		For Goods shipped on board the Dolphin, Richard Lyon, for Jamaica, by Order and for Account of the following Persons, as per Invoices, dated this day: D. B. Pa. 13.					
16	..	Proprietors of Hopewell Estate,	.....	765	11	3	
13	...	Moses Louis,	.....	430	8	3	
13	..	Simon Turbutt,	.....	260	//	6	
13	...	Sir John Towers,	..	455	4	11	
14	..	Matthew Goodair,		407	5	3	
14	..	John Hanson,		249	3	1	
14	...	William Hanson,		99	16	6	
15	...	Meymott & Co.		173	5	10	
17	..	John & David Kinsey,		215	8	1	
				3056	3	8	
		—*Crs.*—					
6	..	TO MERCHANDISE,.....with Charges and Comm°.		2225	2	3	
6	..	To Herring, ... Cost of 345 Barrels,		621	6	//	
23	..	To Insurance, ...with Comm°. on it,		210	1	5	
				3056	3	8	

GLASGOW, *November*, 1817.

23	25	INSURANCE *Dr. to Sundries*, For Premium on £2280, insured on Goods per the Dolphin, Lyon, Greenock to Jamaica, at 8 Guineas per Cent. to return 3 per Cent. for Convoy and Arrival. D. B. Page 13.				
24	..	To Tontine Insurance Co. £1655, part of the above, Policy, 93/6,	.....	143	13	11
23	..	To Company Assurance,.... 625,.....ditto,.....ditto, 38/6,	.....	54	8	6
				198	2	5
13	25	COMPANY ASSURANCE *Dr. to Meymott & Co.*				
15		For the Return of Premium on £535, underwrote by us the 21st ult. for Convoy & Arrival of the Caledonia, at 4 ℔ Ct. D. B. Page 13.	.....	21	8	//
1	..	CASH *Dr. to Sundries*, For the following Sums received this month:				
2	1	To Greenock Bank ℔ Order,	150 // 0 // 0			
		27th,	280 // 0 // 0	430	//	//
11	//	To Store in St. Kitts,..received Specie ℔ the Minerva,	1345 // 6 // 3			
		12th,....//....Crowley on Harley, due 17th Jan.	580 // 0 // 0	1925	6	3
3	5	To BILLS RECEIVABLE, discd. No. 185, R.&J. M'Nair due 6th Dec.	783 // 14 // 6			
		// .....187, Jas Forbes & Co. 16th //	500 // 5 // 0			
		19th,.....189, R. & J. M'Nair, 22d Jan.	471 // 13 // 0			
		// .....190, John Phillips,..23d //	577 // 16 // 0			
		22d, recd. payt.....188, R. & J. M'Nair, now due,	471 // 12 // 7	2805	1	1
2	7	To Royal Bank,....℔ Order,	70 // 0 // 0			
		9th,	300 // 0 // 0			
		12th,	270 // 0 // 0			
		16th,	160 // 0 // 0			
		25th,	1700 // 0 // 0	2500	//	//
7	9	To Interest,....for Interest included in M'Aulay's Bill, No. 203,..	4 // 3 // 3			
		16th, Discount for diffce. on Bills 204, 205, & Accot.	3 // 3 // 0	7	6	3
		To Thistle Bank,..℔ Order,	150 // 0 // 0			
2	11	15th,	300 // 0 // 0			
		25th,	700 // 0 // 0			
		27th,	320 // 0 // 0	1470	//	//
6	16	To SALES ON COMMISSION, recd. for 15 Pun. Rum from Millar & Rowan,	.....	345	8	//
19	19	To Ingram, Hunter, & Co. recd. Downe & Co.'s dft. on More at par,	.....	200	//	//
25	//	To John Grahame's Account Proper, received of him,	.....	63	//	//
10	//	To OUTSTANDING ACCOUNTS.....received of J. Fuller in part,	.....	20	//	//
8	22	To Voyage III. of the Happy Return, for Freight, &c. from Jamaica, received of William Alston,	23 // 13 // 0			
		//.....John Bow & Co.	29 // 17 // 6			
		//.....Gray & Baird,	46 // 12 // 5			
		23d.....John Smith,	31 // 3 // 9			
		//.....Walter M'Gee & Son,	57 // 1 // 6			
		//.....George Colman,	36 // 15 // 3			
		25th.....Richard Bowman,	21 // 2 // 0			
		27th.....James Kennedy & Co.	71 // 11 // 0			
		28th,.....Thomas Millar,	35 // 7 // 6	353	3	11
				10119	5	6

GLASGOW, *November* 1817.

1		SUNDRIES *Drs. to Cash*, For the following Sums paid this month.				
25	1	William Cuming,..paid him on Account,	.....	150	//	//
2	//	Royal Bank,.....℔ receipt,	700 // 0 // 0			
		19th,	500 // 0 // 0			
				1200	//	//
2	//	Thistle Bank, ...℔ receipt,	640 // 0 // 0			
		5th,	470 // 0 // 0			
		19.	500 // 0 // 0			
				1610	//	//
23	5	Duties, ...paid Post entry ℔ Happy-Return,	804 // 3 // 1			
		25th Primè entry ℔ Minerva,	2400 // 0 // 0			
				3204	3	1
7	//	Interest,.....paid discount on two bills,	6 // 2 // 9			
		19th, ... two bills,	9 // 5 // 8			
		// .. interest on bill No. 104, paid this day,	1//15 // 0			
				17	3	5
11	7	William Fullarton's Account Proper, paid Mrs. Scott for the two Boys to Whitsunday,	.....	73	//	//
3	9	BILLS RECEIVABLE, paid balance of J. M'Aulay & Co's bill due this day, & received their Acceptance at 3 mos. with interest, No. 203, due 12 Feb....	317 // 8 // 0			
		16th, received Miller & Rowan's indorsation on Alexander, No. 204, due 26 February,	190//11 // 0			
		Ditto,....do. on Brown 205. due 10 Apr.	312 // 5 // 0			
		As ℔ *Contra* this day.				
				820	4	//
14	11	William Hanson, paid bill favour Hume,	.....	149	10	//
14	12	Matthew Goodair,..... Payne,	.....	57	12	9
15	//	Meymott & Co..... Zouch,	63 // 5 // 8			
		22d, ... Wicks,	73//10 // 7			
				136	16	3
16	//	Samuel Johnson, ... Home,	.....	82	17	6
17	//	J. & A. Sidney, ... Jones,	.....	70	//	//
18	//	Lefevre & Co. rem^d. them Crowley's dft. on Harley, due 17 Jan.	.....	580	//	//
12	15	John Vanderkemp,..paid bill fav. Craig.	190 // 0 // 0			
		// ..... Zouch,	125//11 // 6			
				285	11	6
22		Thomas Wallace, .. our Clerk, paid him	.....	5	5	//
7	16	Profit & Loss, ... paid Poor's Rates,	.....	15	11	4
15	19	Murray & Waller, . paid bill fav. Craig,	.....	245	11	//
4	//	BILLS PAYABLE, . paid No. 104, Towers fav. Craig,	.....	70	//	//
21	//	Wilson & Greenhill, paid bill fav. Gray,	.....	205	17	6
20	//	John Emmott, ... remitted Sir W. Forbes & Co. on his Account	.....	551	12	0
26	27	E. Jones, ... paid his bill with expenses, returned this day from London under Protest for non-payt.	.....	530	12	8
7	30	Charges, ... this month, ℔ E. B.	.....	49	6	2
				10110	14	2

GLASGOW, *December*, 1817.

3		BILLS RECEIVABLE, *Dr. to Sundries,* For the Sales this month.					
6	4	To SALES ON COMMISSION, viz. D.B.	Pa				
		// Greenock Sugar House Co. 55 Hhds. Sugar,	14	2966 // 1 // 2			
		6th James Forbes & Co. // 35 Pun. Rum,..	//	677//19 // 0			
		// Ditto, ...50 Planks Mahy.	//	353 // 7 // 6			
		9th The Grocers, ...20 Hhds. Sugar,	15	1118//14//10			
		13 Port Glas. Sugar House Co.35, ... do.....	//	1914//14 // 4			
					7030	16	10
21	6	To Alan Ker & Co. for Charges paid by them at shipping the Rum & Mahogany to Dublin, ...		.....	2	16	16
					7033	13	4
		——BILLS *at 4 Months.*——					
		Greenock Sugar-House Co. No. 207, due 7 April, ...		2966 // 1 // 2			
		The Grocers, J. Hamilton, No. 208, due12April,223//15 // 0					
		J.Swanston&Co. 209,... // ....223//15 // 0					
		J. Wilson & Co. 210, .. // ....223//15 // 0					
		Charles Walker, 211, .. // 223//14//11					
		George Loban, 212, .. // 223//14//11					
				1118//14//10			
		Port-Glasgow Sugar House Co. 213,due16thApril.....		1914//14 // 4			
		James Forbes & Co. .....214, // 9th // 534 // 3 // 0					
		Ditto, on O'Brien, ...215, // 9thMar500 // 0 // 0					
				1034 // 3 // 0			
				7033//13 // 4			
23 — 20	6	COMPANY ASSURANCE *Dr. to Darby & Dare,* For Amount of the Salvage on Our Subscription of £800, on Sugar and Cotton, underwrote by the Eagle from St. Kitts, taken, retaken, & carried into Kingsale, which we have desired them to pay at 12½ per Cent..	14	.....	100	//	//
6		SALES ON COMMISSION, *Dr. to Sundries,* For Net Proceeds, of the following produce to this month,					
12	6	To Francis Barlow, .. 30 Hhds. Sugar & Minerva, due 7th April,	14		905	3	9
12	//	To John Vanderkemp, 25 // ...do. .... do. .... // 7th // ..	//		730	10	10
17	//	To J. & D. Kinsey, ...10 Pun. Rum, & Happy-Return,9th // ...	//		158	7	5
14	//	To John Hanson, ...17 Hhds. Sugar,.....do. .. 7th March	//	489 // 6 // 8			
		25 Pun. Rum, ...do. .. 9th April,	//	388//14 // 5			
			//		878	1	1
15	//	To Meymott & Co. ... 10 Hhds. Sugar, ...do. ... 7th March	//	307//12 // 4			
		50 Planks Mahogany & Caledonia,9 April,	//	326 // 8//10			
					634	1	2
12	13	To Sir Richard Parnell,35 Hhds.Sugar & Minerva, due16th April	15	.....	1060	7	9
9	7	To H. & D. Riley ....20 // .....do.....do. ... // 12th // ..	16	623//19 // 2			
		20 Pun. Rum.....do. // 24th Current	//	262 // 6 // 9			
					886	5	11
					5252	17	11

GLASGOW, *December*, 1817.

14	10	JOHN HANSON (now deceased) *Dr. to Sundries*,	Pa				
		As per Account Current transmitted his brother William to this date. D.B.	15				
4		To BILLS PAYABLE, for bill fav. Grahame, No 111, due 10th Jan.	..	120//17//6			
		Watt, ... 112, // 15th //	..	117//10//0			
					238	7	6
7		To Charges, ... for Postage & Bill Stamps, ...	..	.....	//	18	6
7		To Interest, ... ℔ Account, ...	..	.....	9	9	4
7		To Profit & Loss, for Commission on bills at ½ ℔ Cent.	..	.....	1	3	10
					249	19	2
14	10	JOHN HANSON *Dr. to William Hanson*, for the Estate of John Hanson.					
17		For the Balance due to the Deceased, as ℔ Account Current of this date, and thus transferred by the Survivor's desire,	15	.....	516	7	3
19	10	WOLFE & FRASER *Dr. to Store in St. Kitts*,					
11		For Net Proceeds of the following Consigned them from our Store by the Triton in September last, as per Account Sales received this day,	15				
		5 Puncheons Rum, Payable 10th January, ..	..	72//10//0			
		5 Bags of Cotton, ... // ....15th //	..	76//2//6			
		10 Hhds. Sugar, ... // ....23d. February, ..	...	830//11//6			
					479	4	3
26	17	SUNDRIES *Drs. to E. Jones*,					
		For his Composition of 14s. 9d. per £, with Security on the following Bankers—and the Proprietor for the Balance.	16				
3		BILLS RECEIVABLE, His Draft on, and Accepted by D. Giles and A. Champion, Esqrs. dated 1st. December, @ 3 months, Payable in London, No. 216, ...	..	132//13//2			
		5 months, ... do. ..... 217, ...	..	106//2//6			
		7 months, ... do. ..... 218, ...	..	152//11//2			
					391	6	10
18		John Public, ... for Loss of 5/3. ℔ £, suffered by Jones,	..	.....	139	5	10
					530	12	8
20	23	JAMES FORBES & Co. *Dr. to Sundries*,					
		For Net Proceeds of 80 Planks Mahogany, consigned them in July last, due 1st January. as per Account Sales received this day, Amount to £285 11 6 Irish at 10½d. is £251 8 9 Sterling.	16				
15		To SALES ON COMMISSION, for freight & other Charges paid here					
		Our Comm°. on £258//8//9, @ 2½ ℔ Cent.	..	31//16//0			
			..	6//9//2			
		To Murray & Waller, for the Net Proceeds due them 1st. Jan.			38	5	2
			..	.....	220	3	7
					258	8	9
11	25	SUNDRIES *Drs, to Store in St Kitts.*					
		For the Total Loss on Sugar by the Spooner from St. Kitts to London, and Average Loss on the Sugar&Rum by the Bassetere to Liverpool, insured the 6th September last.	17				
24		John Alston & Sons, for the Premiums due the underwriters, ...	...	.....	53	5	9
3		Bills Receivable, for H. Riddel's note at 3 mos. No. 219, due 28 Mar.	..	416//18//6			
		for G. Hamilton's // 3 // ... 220, // 28th //	..	49//12//0			
					466	10	6
					519	16	3

GLASGOW, *December*, 1817.

21		ALAN KER & CO. *Dr. to Sundries.*					
		For the following Sums received by them on our Account. D. B.	Pa				
8	24	To Voyage III. of the Happy-Return..For Freights, &c. from Jamaica, received by them of the following persons, ℔ their letter 22d inst.	16				
		James Cunningham & Co.	..	103//10 // 6			
		Malcolm Brown & Son, ...	..	86//14 // 0			
		William Monteath, ...	..	75//16 // 9			
		Gray & Colman, ...	..	130 // 8 // 5			
		Henry Simson & Co.	..	42//13 // 0			
		Thomas Bannerman, ...	..	11 // 4 // 4			
					450	7	//
26	31	To Voyage II. of the Minerva..For Freights to St. Kitts under their collection, due by the following persons,	18				
		John Robb, ...	..	3 // 5 // 6			
		Jacob Brown & Son, ...	..	5//14 // 9			
		William Laing & Co.	..	13 // 4 // 0			
					22	4	3
6	//	TO MERCHANDISE....For Bounties and Drawbacks on Goods exported to St. Kitts and Jamaica received by them,	18	.....	206	13	9
8	//	To Voyage I. of the Minerva....For Freight from St. Kitts received of					
		James Thomson, ...	..	3//16 // 0			
		Andrew Brown, ...	..	6 // 5 // 9			
					10	1	9
21		SUNDRIES *Drs. to Alan Ker & Co.*			689	6	9
		For the following Sums paid by them on our Account.					
2	24	Greenock Bank,.....for Money paid them on our Account,	16	.....	270	//	//
26	31	Voyage II. of the Minerva, for Sundries paid by them at Outfit,	18	.....	75	10	3
7	//	Charges, ...for Amount of their Accounts Inwards, on the Cargoes, by the Vessels, with Charges on Delivery and Cellar-Rent, as ℔ Accounts furnished us to this date, ...	18	.....	280	2	4
					625	12	7
8	31	VOYAGE III. OF THE HAPPY-RETURN *Dr. to Sundries.*					
		For Amount of her Accounts Inwards from Jamaica.	17				
25		To William Cuming, Master,.....	..	800//12 // 9			
		Deduct Passages received by him,.....	..	36//15 // 0			
					763	17	9
7		To Charges,.....proportion of Expenses here, ...		.....	26	5	//
					790	2	9
8	31	VOYAGE I. OF THE MINERVA *Dr. to Sundries.*					
		For Amount of her Accounts Inwards from St. Kitts.	17				
26		To James Noble, Master, ...	..	815//17 // 2			
		Deduct Passages received by him,.....	..	68 // 5 // 0			
					747	12	2
7		To Charges,.....proportion of Expenses here, ...	..	.....	26	5	//
					773	17	2

GLASGOW, *December*, 1817.

10	31	OUTSTANDING ACCOUNTS *Dr. to Sundries*,					
—		For the following Freights owing at this date. D.B.	Pa				
8		To Voyage III of the Happy-Return..For Freights, &c. from Jamaica, owing by the following persons at this date.	17				
		James Simpson,	..	4 // 6 // 0			
		Peter S ith,	..	2 // 4 // 3			
		Robert Hardy,	..	11 // 13 // 0			
		Richard Caldwell,	..	1 // 16 // 6			
					19	19	9
8		To Voyage I. of the Minerva..For Freights, &c. from St. Kitts, owing by the following persons,	17				
		William Miller,	..	2 // 17 // 6			
		David Fergus,	..	0 // 14 // 1			
		Charles Jackson,	..	1 // 8 // 6			
		Walter Paterson,	..	5 // 18 // 6			
					10	18	7
26		To Voyage II. of the Minerva..For Freights Outwards to St. Kitts, to collect from the following.	18				
		Houston & Co.	..	95 // 4 // 9			
		Simson, Brown, & Co.	..	53 // 4 // 0			
		Dun, King, & Co.	..	44 // 1 // 0			
		Hunter & Smith,	..	51 // 11 // 1			
		Clemont & Hay,	...	57 // 6 // 8			
					301	7	6
26	31	VOYAGE II. OF THE MINERVA *Dr. to Sundries*.			332	5	10
		For the following Accounts at Out-fit.					
26		To James Noble, for Sundries paid by him, deducting a month's advance,	18	.....	22	15	10
5		To DEBTS PAYABLE..For Amount of the following Tradesmen's Accounts,	18				
		Scott & Co. ..... Carpenters,	..	127 // 16 // 0			
		William Robertson & Co. ....Smiths,	.	22 // 6 // 9			
		Hugh Moody, ...Provisions,	..	96 // 7 // 6			
		Johnston, ...Biscuit-Baker,	..	57 // 12 // 4			
		Robert Wilson. .....Ship Chandler,	..	16 // 3 // 0			
					320	5	7
6		To MERCHANDISE, for 4 additional Guns—6 Pieces Sail-Cloth, 2 Hawzers, and 2 Anchors,	18	.....	156	14	4
					499	15	9
7	31	SUNDRIES *Drs. to Charges*.					
		For the Proportions particularly applicable to the following Accounts to this date.	21				
6		SALES ON COMMISSION,	..	.....	280	2	4
6		MERCHANDISE,	..	.....	34	19	7
					315	1	11
7	31	SUNDRIES *Drs. to Interest*.					
		For Amount chargeable on the following Accounts to this date.	21				
6		SALES ON COMMISSION,	..	.....	154	3	7
6		MERCHANDISE,		....	22	13	2
					176	16	9

GLASGOW, *December*, 1817.

1		CASH *Dr. to Sundries*,				
		For the following Sums received this month.				
8	3	To Voyage III. of the Happy-Return, received of the following for Freight &c. from Jamaica,				
		" William Blach,	72 " 10 " 0			
		" John Murray & Co.	140 " 3 " 9			
		" George Craig,	25 " 1 " 0			
		9th, Robert Smith & Sons,	32 " 11 " 6			
		" Duncan M'Kellar,	105 " 15 " 0			
		" Hugh Blair,	20 " 4 " 0			
		" William Runceman & Co	104 " 7 " 0			
		14th, Peter Macdougal,	43 " 15 " 0			
				544	7	3
3	"	To BILLS REC^ble^. disc^d^. No. 193, James Paterson, ...due 13th Feb.	597 " 9 " 4			
		" ..... 197, C. Corbet, ... 17th, "	201 " 17 " 0			
		" ..... 196, Robert M'Fee & Co. 24th, "	428 " 10 " 6			
		" ..... 194, H. Houldsworth & Co. 25th, "	460 " 10 " 3			
		" ..... 204, Miller & Co. Alexander, 26th, "	190 " 11 " 0			
		10th, ... 195, M'Fee & Co. on Paterson 19th, "	348 " 15 " 7			
		" ..... 215 Forbes & Co. on O'Brien, 9th, Mar.	500 " 0 " 0			
		17th, ... 198, Leith Sugar House Co. 7th, "	1485 " 13 " 0			
		" ..... 201, R. & J. M'Nair, ... 7th, "	1092 " 16 " 9			
		24th, ... 200, Ditto, ... 7th, "	1092 " 16 " 0			
		" ..... 191, John Phillips, ... 23rd, "	582 " 12 " 0			
				6981	11	5
2	"	To Thistle Bank, .. ℔ Order,	340 " 0 " 0			
		27th.	480 " 0 " 0			
				820	0	0
2	6	To Royal Bank, .. ℔ Order,	240 " 0 " 0			
		14th,	180 " 0 " 0			
		20th,	350 " 0 " 0			
		31st,	800 " 0 " 0			
				1570	0	0
17	12	To Proprietors of Hopewell Estate, received Ferries dft on Ingram, Hunter & Co. for Net Proceeds of 20 Hhds. Sugar, ℔ the St. James' Planter, dated at 50 days from 9th		625	11	9
11	14	To Store in St Kitts, received Emmott's dft. on Harris @ 90 days,	175 " 0 " 0			
		" ..... ditto ... " on Downe & Co. 60 days,	140 " 0 " 0			
		" ..... Milligan, " on Houston, ... 60 "	175 " 11 " 6			
				490	11	6
19	17	To Ingram, Hunter. & Co. rec^d^. Downe & Co's. dft. on More at par.		410	0	0
7	"	To Interest for discounts allowed on Accounts paid this day,		98	10	9
19	20	To Wolfe & Fraser, for our dft on them fav. Iver M'Iver & Co. at 40d.		479	4	3
6	24	To SALES ON COMMISSION, recd. for 20 Pun. Rum from James Syme & Co.	424 " 10 " 0			
		28th, received Drawback on Rum & Mahogany shipt to Dublin,	188 " 0 " 4			
				612	10	4
8	27	To Voyage I. of the Minerva, received of the following for Freight &c. from St Kitts, Johnson & Fraser,	106 " 14 " 9			
		James Hamilton,	82 " 12 " 0			
		Gray & Wylie,	22 " 5 " 1			
				211	11	10
				12843	19	1

GLASGOW, *December*, 1817.

1	..	SUNDRIES *Drs. to Cash*,				
		For the following Sums paid this month.				
17	3	John & Archd. Sidney, ..paid Thomas Smith & Co ℔ Receipt, ..	.....	202	14	//
13	//	Sir John Towers, ...paid Bill fav. Wallace,	.....	231	16	9
16	//	Samuel Johnson, ...Zuill,	.....	105	6	10
16	//	Mures, Fordyce, & Co.....Home,	.....	191	5	11
13	//	Moses Louis.....Gray,	.....	113	10	//
2	//	Royal Bank,.....℔ Receipt,	1250 // 0 // 0			
		9th,	260 // 0 // 0			
		12th,	540 // 0 // 0			
		17th,	920 // 0 // 0			
		24th,	580 // 0 // 0			
				3550	//	//
7	//	Interest, ...paid Discount on five Bills,	20 // 8 // 8			
		10th, ...two	7//15 // 6			
		12th, ...one	1 // 9 // 2			
		24th, ...two	18 // 0 // 9			
				47	14	1
14	5	William Hanson,...paid Bill fav. Wilberforce,	193 // 7 // 9			
		remitted his brother in Edinburgh,	150 // 0 // 0			
				343	7	9
15	6	Meymott & Co.....paid Bill fav. Dundas,	.....	130	5	//
25	//	G. A. Hamilton's Account Proper, paid him	.....	100	//	//
22	7	Thomas Wallace our Clerk, paid him	.....	10	//	//
23	10	Duties,.....paid Post Entry ℔ Minerva,	607 // 5 // 0			
		14th,.....in full,....℔ Caledonia,	238//11 // 8			
				845	16	8
2	//	Thistle Bank,.....℔ Receipt,	220 // 0 // 0			
		24th,	1100 // 0 // 0			
				1320	//	//
12	13	Francis Barlow,.....paid William Brown ℔ Receipt,	80 // 0 // 0			
		21st,....Bill fav. Fleming,	201//13 // 0			
				281	13	//
18	14	Le Fevre & Co. rem'd. them Emmott on Downe & Co. due 18th Feb.	.....	140	//	//
21	//	Iver M'Iver & Co.... // ....Millagau on Houston,.....18th //	175//11 // 6			
		... // ....Our Dft. on Wolfe & Fraser, 1st //	479 // 4 // 3			
				654	15	9
19	//	Joseph Gattey & Co. // ....Emmott on Harris,.....due 21st Mar.	.....	175	//	//
5	17	DEBTS PAYABLE on open Accounts, paid on Discount this day, viz.				
		Carron Company,	258//17 // 6			
		Henry Hardy & Co.	416//10 // 7			
		William Fulton,	122//19 // 0			
		John Reid,	181 // 6 // 6			
		John Murdoch & Co.	175//11 // 7			
		Angus Macdonald,	96 // 3 // 0			
		Dalnotter Iron Company,	93 // 6 // 9			
		James Lockhart,	85 // 2 // 9			
		David Marshall & Co.	121 // 4 // 6			
		Duntocher Woollen Company,	113//18 // 0			
		Thomas Smith & Co.	86//14 // 9			
		Orhart, White, Rose, & Co.	411//17 // 4			
		Continued,	2163//12 // 3	8443	5	9

GLASGOW, *December*, 1817.

1		SUNDRIES *Drs. to Cash.* Continued..	2163 // 12 // 3	8443	5	9
5	24	DEBTS PAYABLE, on open Accounts..paid without Discount this day, viz.				
		Mrs. William Miller,	37 // 12 // 4			
		John Kilmarnock,	22 // 5 // 1			
		John Cowan & Co.	125 // 16 // 10			
		Smithfield Company,	119 // 17 // 5			
		New Ropework Company,	121 // 10 // 11			
		28th, Owners of the Caledonia for Freight,	76 // 14 // 9			
				2667	9	7
22	20	John Hay,.....paid him on account,	.....	145	//	//
12	27	John Vanderkemp,.....paid bill fav. Hamilton,	.....	275	10	//
9	//	Hector & Daniel Riley,.....Wallace,	.....	410	15	//
2	28	Greenock Bank,....℔ receipt,	.....	100	//	//
22	31	Alexander Young, our Clerk, paid him three months Salary,	.....	37	10	//
26	//	James Noble,....paid him Balance of Account Inwards,	.....	447	12	2
26	//	Ditto,.....paid him.....Outwards,	.....	22	15	10
25	//	William Cuming, paid him.....Inwards,	.....	247	2	11
7	//	Charges,.....paid this month ℔ E. B.	.....	30	18	8
				12827	19	11
	31	—SUNDRIES *Drs.*—				
		From our Accounts-Current rendered of this date, being for Bills under Acceptance, Commission on Bills, and Money paid, Postages, Stamp-bills, and Interest, as per Day-Book, p. 19, 20.				
9		Hector & Daniel Riley,	.....	15	17	6
12		Sir Richard Parnell,	.....	461	7	1
12		Francis Barlow,	.....	465	3	9
12		John Vanderkemp,	.....	85	5	11
13		Sir John Towers, Bart.	.....	22	//	7
13		Moses Louis,	.....	8	3	10
13		Simon Turbutt,	.....	19	12	4
14		Matthew Goodair,	.....	150	16	//
14		William Hanson,	.....	260	9	4
15		Meymott & Co.	.....	331	3	8
15		Murray & Waller,	.....	700	13	7
16		Mures, Fordyce, & Co.	.....	631	2	6
16		Samuel Johnson,	.....	321	2	3
16		Proprietors of Hopewell Estate,	14 // 8 // 0			
		And the Balance of that Account is transferred as under,				
		To J. & A. Sidney, their two-thirds of ditto,	735 // 12 // 0			
		To Hopewell Estate, our one-third of ditto,	367 // 16 // 0			
				1117	16	//
17		John & Archibald Sidney,	.....	656	15	4
17		John & David Kinsey,	.....	6	10	7
18		John Public,	.....	12	8	9
19		Ingram, Hunter, & Co.	.....	9	2	2
20		John Emmott,	.....	//	14	9
7		Charges,	.....	//	7	//
7		Interest,	.....	42	19	9
				5319	12	8

GLASGOW, *December*, 1817.

	31	—*Crs.*—				
		From the Preceding.				
4	..	To BILLS PAYABLE,...For the following Bills under Acceptance:				
		Sir R. Parnell,.....fav. Murray, No. 131, due 3rd Feb.	243 // 5 // 0			
		Ditto,..... // ...Campbell,....133,....17th // ..	196//15 // 0			
		Francis Barlow, ... // ...Holmes, ...125,.... 4th Jan.	334//19 // 0			
		Ditto,..... // ...Moody, ...126,....16th // ..	114//13 // 0			
		John Vanderkemp, ... // ...Riley,.....141,....10th Mar.	70 // 4 // 0			
		Matthew Goodair, ... // ...Kerr, ...132,.... 5th Feb.	133//17 // 4			
		William Hanson, ... // ...Stewart,....136,....12th // ..	241//12 // 0			
		Meymott & Co. .... // ...Dundas,....138,....20th // ..	315 // 4 // 0			
		Murray & Waller,.... // ...Erskine, ...134,.. .25th // ..	680//10 // 0			
		Mures,Fordyce,& Co.. // ...Harris, ...142,.... 5th // ..	478 // 2 // 6			
		Ditto,..... // ...do.....143,....12th // ..	145//18 // 0			
		Samuel Johnson,..... // ...Gay,.....127,....20th // ..	310//14 // 0			
		J. & A. Sidney,..... // ...Lafont,.....122,.... 7th // ..	568//19 // 0			
		Ditto, ... // ...Louis,.....130,....10th Feb.	81//14 // 6			
				3916	7	4
11	..	To William Fullarton's Account Proper, Interest on it, ...	.....	7	5	11
17	..	To John&Archd. Sidney, for their $\frac{2}{3}$, Balance of Hopewell Estate Accot.	.....	735	12	//
15	..	To Hopewell Estate, our One third, for our $\frac{1}{3}$ ditto,.....	.....	367	16	//
19	..	To Ingram, Hunter, & Co.....	.....	//	7	//
20	..	To John Emmott, ...	.....	35	13	10
7	..	To Charges,....for Postages & Stamp Bills, ...	.....	20	7	5
7	..	To Interest,....for the Amount, ...	.....	188	11	1
7	..	To Profit & Loss, for Commission on Bills & Money paid,.....	.....	47	12	1
				5319	12	8
	31	SUNDRIES *Drs.*				
		For Interest, Commission, and Postages due the following, as per Accounts Current, received up to this date: D. B. page 18.				
7	..	Charges,.....for Postages, ...	.....	//	18	//
7	..	Interest, ...for Amount, ...	.....	48	6	6
7	..	Profit & Loss,..for Commission on Bills remitted, ...	.....	12	16	//
		—*Crs.*—		62	//	6
18	...	To Le Fevre & Co. Bankers, ...	.....	38	19	10
19	..	To Joseph Gattey & Co.	.....	23	//	8
				62	//	6
7	31	INTEREST *Dr. to Sundries,*				
		Allowed the Partners Six Months Interest on £15000 of Stock: D. B. page 22.				
25	..	To G. A. Hamilton,.....His Account Proper, ...	.....	125	//	//
25	..	To John Grahame, ...His Account Proper, ...	.....	125	//	//
11	..	To William Fullarton, ...His Account Proper, ...	.....	125	//	//
				375	//	//
31	31	CHARGES *Dr. to Sundries,*				
		For Six Months Salary due the Clerks this day: D. B. page 21.				
22	..	To Alexander Young, ...	.....	75	//	//
22	..	Thomas Wallace, ...	.....	30	//	//
				105	//	//

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Dr. STOCK. Cr.

1817 July	1	To Sundries, ...	4	31426	7	9	1817 July	1	By Sundries, ...	2	31426	7	9

Dr. STOCK in Co. Cr.

Dec.	31	To *Balance, Net Stock*, Fo.	27	21287	12	9	July	1	By Stock, for Net Balance,	4	19263	2	//
							Dec.	31	By *Profit & Loss, Gain*, Fo.	7	2024	10	9
				21287	12	9					21287	12	9

And which belong to the Partners as under:
To G. H. Hamilton. one-third, or £7095//17 // 7
To John Grahame, one-third, or 7095//17 // 7
To William Fullarton, one-third or 7095//17 // 7

£21287//12 // 9

See the Docquett, Fol. 29.

Dr. CASH. Cr.

July	1	To Stock, ...	1	15	6	1	July	31	By Sundries, ...	7	4462	1	6
	31	To Sundries, ...	6	4467	1	8	Aug.	31	By Ditto, ...	10	3919	11	6
Aug.	31	To Ditto, ...	10	3917	11	3	Sep.	30	By Ditto, ...	14	4115	5	11
Sep.	30	To Ditto, ...	14	4118	15	11	Oct.	31	By Ditto, ...	17	8652	14	3
Oct.	31	To Ditto, ...	17	8645	5	//	Nov.	30	By Ditto, ...	21	10110	14	2
Nov.	30	To Ditto, ...	20	10119	5	6	Dec.	31	By Ditto, ...	28	12827	19	11
Dec.	31	To Ditto, ...	26	12843	19	1		//	By *Balance*, ...Fo.	27	38	17	3
				44127	4	6					44127	4	6

Dr. ROYAL BANK. Cr.

1817							1817						
July	1	To Stock,	1	1720	//	//	July	31	By Cash,	6	2050	//	//
	18	To Cash,	7	480	//	//	Aug	31	By Ditto,	10	810	//	//
Aug.	31	To Ditto,	10	740	//	//	Sep.	30	By Ditto,	14	1270	//	//
Sep.	30	To Ditto,	14	1040	//	//	Oct.	31	By Ditto,	17	3055	//	//
Oct.	31	To Ditto,	17	2420	//	//	Nov.	30	By Ditto,	20	2500	//	//
Nov.	30	To Ditto,	21	1200	//	//	Dec.	31	By Ditto,	26	1570	//	//
Dec.	31	To Ditto,	27	3550	//	//							
	//	*To Balance,* Fo.	27	105	//	//							
				11255	//	//					11255	//	//

Dr. THISTLE BANK. Cr.

July	1	To Stock.	1	760	//	//	July	31	By Cash,	6	390	//	//
Aug.	30	To Cash,	10	130	//	//	Aug.	31	By Ditto,	9	1030	//	//
Sep.	17	To Ditto,	14	400	//	//	Sep.	30	By Ditto,	14	540	//	//
Nov.	30	To Ditto,	21	1610	//	//	Nov.	30	By Ditto,	20	1470	//	//
Dec.	31	To Ditto,	27	1320	//	//	Dec.	31	By Ditto,	26	820	//	//
	//	To *Balance,* Fo.	27	30	//	//							
				4250	//	//					4250	//	//

Dr. GREENOCK BANK. Cr.

July	9	To Cash,	7	760	//	//	July	1	By Stock,	3	1320	//	//
Aug.	31	To Ditto,	10	620	//	//	Nov.	30	By Cash,	20	430	//	//
Dec.	24	To Alan Ker & Co.	24	270	//	//							
	28	To Cash,	28	100	//	//							
				1750	//	//					1750	//	//

Dr. BILLS RECEIVABLE. Cr.

1817		Bills received by us. Jour.	No.	When due.		Sum.			Monthly Amounts.			Payments Received.			Fo	Sum.		
July	1	To STOCK, for Sundries, viz. Fol. 1										1817						
		R. & J. M'Nair,	151	Sep.	12	525	10	0				Aug.	6	By Cash, ..	9	525	10	0
		West Sugar-House Co.	154			507	8	6				July	9	By Ditto, ..	6	507	8	6
		James Paterson,	155		10	262	1	0						By Ditto, ..		262	1	0
		George Bell,	158		14	475	6	4				Aug.	6	By Ditto, ..	9	475	6	4
		John Phillips,	159	Oct	4	287	6	2				Sep.	10	By Ditto, ..	14	287	6	2
		James Paterson,	162		7	369	4	3				Oct.	7	By Ditto, ..	17	369	4	3
		Robert M'Fee & Co.	167		11	415	6	9				Aug.	27	By Ditto, ..	9	415	6	9
		R. & J. M'Nair,	169		25	220	9	3						By Ditto, ..		220	9	3
		Ditto,	172	Nov.	11	196	5	0				Sep.	10	By Ditto, ..	14	196	5	0
		John M'Aulay & Co.	173		9	613	4	9						By Ditto, ..		613	4	9
		George Smith,	176		15	410	4	4				Oct.	15	By Ditto, ..	17	410	4	4
		John Phillips,	177		19	214	6	6						By Ditto, ..		214	6	6
		Peter M'Farlane,	178		27	375	6	0						By Ditto, ..		375	6	0
									4871	18	10							
	31	To SALES ON COMM° this mo. Fo. 5																
		John Phillips,	179	Oct.	7	505	1	9				Sep.	17	By Cash, ..	14	505	1	9
		Ditto,	180	Nov.	7	547	9	9						By Ditto, ..		547	9	9
		Ditto,	181			547	8	6				Oct.	1	By Ditto, ..	17	547	8	6
		Ditto,	182	Dec.	7	505	1	9					15	By Ditto, ..		505	1	9
		E. Jones, payable in London, ..	184	Nov.	23	522	2	10					1	By Ditto, ..		522	2	10
		John Pattison & Co.	183			378	10	10						By Ditto, ..		378	10	10
									3005	15	5							
Aug.	31	To SALES ON COMM°. this mo. Fo. 8																
		R. & J. M'Nair,	185	Dec.	6	783	14	6				Nov.	5	By Cash, ..	20	783	14	6
		James Forbes & Co.	187		16	500	5	0						By Ditto, ..		500	5	0
		R. & J. M'Nair,	188	Nov.	16	471	12	7					22	By Ditto, ..		471	12	7
		Ditto,	189	Jan.	22	471	13	0					19	By Ditto, ..		471	13	0
		Anderson, Gray, & Co.	186	Dec.	27	220	0	0				Oct.	15	By Ditto, ..	17	220	0	0
									2447	5	1							
Sep.	30	To SUNDRIES this month, .. Fo. 12																
		John Phillips,	190	Jan.	23	577	16	0				Nov.	19	By Cash, ..	20	577	16	0
		Ditto,	191	Mar.	23	582	12	0				Dec.	24	By Ditto, ..	26	582	12	0
		Greenock Sugar-House Co. ..	192	Jan.	29	1048	0	0				Oct.	29	By Ditto, ..	17	1048	0	0
									2208	8	0							
Oct.	31	To SALES ON COMM°. this mo. Fo. 15																
		James Paterson,	193	Feb.	13	597	9	4				Dec.	3	By Cash, ..	26	597	9	4
		C. Corbet,	197		17	201	17	0						By Ditto, ..		201	17	0
		R. M'Fie & Co. on Paterson, ..	195		19	348	15	7					10	By Ditto, ..		348	15	7
		Ditto, ... own note, ...	196		24	428	10	6					3	By Ditto, ..		428	10	6
		H. Houldsworth & Co.	194		25	460	10	3						By Ditto, ..		460	10	3
									2037	2	8							
Nov.	30	To SUNDRIES this month, .. Fo. 18																
		Leith Sugar-House Co.	198	Mar.	7	1485	13	0				Dec.	17	By Cash, ..	26	1485	13	0
		Ditto,	199	May	7	1498	1	6										
		R. & J. M'Nair,	200	Mar.	7	1092	16	0				Dec.	24	By Ditto, ..	26	1092	16	0
		Ditto,	201		7	1092	16	9					17	By Ditto, ..		1092	16	9
		Dundee Sugar-House Co.	202		7	2164	7	9										
		John Reid,	206	Apr.	28	540	0	0										
									7873	15	0							
	16	To CASH for the following, Fo. 21																
		John M'Aulay & Co.	203	Feb.	12	317	8	0										
		Miller & Co. on Alexander, ..	204		26	190	11	0				Dec.	3	By Ditto, ..	26	190	11	0
		Ditto, ...on Brown,	205	Apr.	10	312	5	0										
									820	4	0							
Dec.	31	To SUNDRIES this month, .. Fo. 22																
		Greenock Sugar-House Co.	207	Apr	7	2966	1	2										
		Grocers for 5 Bills,	...	....	12	1118	14	10										
		Port-Glasgow Sugar Co.	213		16	1914	14	4										
		James Forbes & Co.	214		9	534	3	0										
		Ditto on O'Brien,	215	Mar.	9	500	0	0				Dec.	10	By Cash, ..	26	500	0	0
									7033	13	4							
	17	To E. JONES, 3 Bills, ...Fo. 23	....	.....	..	....	..	..	391	6	10							
	25	To STORE IN ST KITTS, viz.																
		H. Riddell,	219	Mar.	28	416	18	6										
		Geo. Hamilton,	220			49	12	0										
									466	10	6	Dec.	31	By *Balance*,	27	12223	12	11
									31155	19	8					31155	19	8

Dr. BILLS PAYABLE. Cr.

Payments Made.		Fo	Sum.			1817		Bills Accepted by Us.	No.	Due.		Sum.		
1817						July	1	By STOCK, for Sundries, viz. .....Fol 3						
July 6	To Cash, ..	7	100	0	0			M. Louis, fav. .....Wallace, ...	92	July	7	100	0	0
8	To Ditto, ..		163	10	0			Sir J. Towers, ...Jackson, ...	93		8	163	10	0
13	To Ditto, ..		246	17	6			M. Goodair, ...Wilson, ...	95		13	246	17	6
	To Ditto, ..		110	0	0			W. Cuming, ...Kilnoch, ...	96			110	0	0
Aug. 9	To Ditto, ..	10	367	4	0			S. Turbutt, ...Malcom, ...	98	Aug.	9	367	4	0
12	To Ditto, ..		139	10	0			Ditto, ...Davids, ...	100		12	139	10	0
13	To Ditto, ..		210	4	0			Ditto, ...Wilson, ...	103		13	210	4	0
Nov. 19	To Ditto, ..	21	70	0	0			J. Towers, ...Craig, ...	104	May	1	70	0	0
Aug. 21	To Ditto, ..	10	476	11	0			J. Thomson, ...His Order, ...	105	Aug.	21	476	11	0
27	To Ditto, ..		163	4	0			W. Wilson, ...Ditto, ...	106		27	163	4	0
Sep. 6	To Ditto, ..	14	120	5	7			J. Barker, ...White, ...	108	Sep.	6	120	5	7
11	To Ditto, ..		50	0	0			R. Brown, ...Parker, ...	109		11	50	0	0
Oct. 15	To Ditto, ..	17	396	14	9			S. Sheldon, ...Lamb, ...	110	Oct.	15	396	14	9
						Dec.	10	By J. HANSON, fav. .....Grahame. Fol. 23	111	Jan.	10	120	17	6
								Ditto, ...Watts, ...	112		15	117	10	0
							31	By SUNDRIES, ...Jour. ....Fol. 29						
								Sir R. Parnell, fav. ....Murray, ...	131	Feb.	3	243	5	0
								Ditto, ...Campbell, ...	133		17	196	15	0
								F. Barlow, ...Holmes, ...	125	a n.	4	334	19	0
								Ditto, ...Moody, ...	126		16	114	13	0
								J. Vanderkemp, ...Riley, ...	141	Mar.	10	70	4	0
Dec. 31	To *Balance*,	27	4154	14	10			M. Goodair, ...Kerr, ...	132	Feb.	5	133	17	4
								W. Hanson, ...Stewart, ...	136		12	241	12	0
								Meymott & Co. .....Dundas, ...	138		26	315	4	0
								Murray & Waller, ...Erskine, ...	134		25	680	10	0
								Mures, Fordyce, & Co. Harris, ...	142	Mar.	5	478	2	6
								Ditto, ...Ditto, ...	143		12	145	18	0
								S. Johnson, ...Gay, ...	127	Jan.	20	310	14	0
								J. & A. Sidney, ...Lafont, ...	122		7	568	19	0
								Ditto, ...Louis, ...	130	Feb.	10	81	14	6
			6768	15	8							6768	15	8

Dr. BONDS & BILLS. Cr.

Dec. 31	To *Balance*,	27	2000	0	0	July	1	By STOCK, for Money borrowed, as follows, ...Fol. 4					
								E. Fullarton, per Bond Payable at Candlemas, ...	700	0	0		
								Emilia Coats, per ditto, ...Whitsunday, ...	500	0	0		
								Helen Pollock, per Bill, ...ditto, ...	500	0	0		
						Aug.	20	By Cash, for Bill to C. Denny, due August 23, ...Fol 10	300	0	0		
			2000	0	0				2000	0	0		

Dr. DEBTS PAYABLE. Cr.

Payments Made.			Fo	Sums.			1817		Owing by us on open Accounts.		Sums.			Monthly Amounts.		
1817							July	1	By STOCK for the following viz. . . Fo. 3							
July	4	To Cash, .	7	112	7	9			Scott & Company, ...	...	112	7	9			
	16	To ditto, .		53	10	0			William Fulton, ...	...	53	10	0			
Aug.	3	To ditto, .	10	62	0	4			Smithfield Company, ...	...	62	0	4			
July	4	To ditto, .	7	76	0	10			New Ropework Company, ...	...	76	0	10			
	22	To ditto, .		73	6	11			Clyde Sail Cloth Company, ...	...	73	6	11			
Aug.	3	To ditto, .	10	91	0	0			Duntocher Woollen Company	...	91	0	0			
July	25	To ditto, .	7	34	6	8			Stocking Factory, ...	...	34	6	8			
		To ditto, .		57	11	9			John Smith, ...	...	57	11	9			
	22	To ditto, .		214	0	6			Joshua Senior, ...	...	214	0	6			
		To ditto, .		115	6	5			Moffat & Galloway, ...	...	115	6	5			
	25	To ditto, .		108	1	4			M'Laren, Henderson, & Co.	...	108	1	4			
		To ditto, .		64	9	0			Aitken & Campbell, ...	...	64	9	0			
	16	To ditto, .		22	0	9			Alan Pollock, ...	...	22	0	9			
Aug.	3	To ditto, .	10	19	12	0			William Telfer, ...	...	119	12	0			
Sep.	10	To ditto, .	14	90	11	4			Ephraim Gardener, ...	...	90	11	4			
		To ditto, .		31	4	2			William Ingles, ...	...	31	4	2			
														1225	9	9
							Sep.	30	By MERCHANDISE, viz. . . . . Fo. 13							
Dec.	17	To Cash, .	27	258	17	6			Carron Company, ... Sep.	30	258	17	6			
	24	To ditto, .	28	119	17	5			Smithfield Company, ...		119	17	5			
	17	To ditto, .	27	93	6	9			Dalnotter Iron Company, ...	25	93	6	9			
		To ditto, .		122	19	0			William Fulton, ...	4	122	19	0			
	24	To ditto, .	28	121	10	11			New Ropework Company, ...	30	121	10	11			
									J. & W. Scott, ...	2	35	12	6			
	17	To ditto, .	27	85	2	9			James Lockhart, ...	30	85	2	9			
		To ditto, .	28	86	14	9			Thomas Smith & Co.	26	86	14	9			
									John Hood, ...	30	81	11	0			
	24	To ditto, .	28	37	12	4			Mrs. William Miller, ...	23	37	12	4			
		To ditto, .		125	16	10			John Cowan & Co.	21	125	16	10			
									Alexr. Wilson, ...	19	57	18	3			
	17	To ditto, .	27	181	6	6			John Reid, ...	30	181	6	6			
									Aitken & Campbell, ...	7	55	17	9			
	17	To ditto, .	27	96	3	0			Angus M'Donald, ...	17	96	3	0			
									Verriville Glass-Company, ...	19	95	4	11			
									William Young & Co.	25	82	2	3			
	17	To ditto, .	28	113	18	0			Duntocher Woollen Company, ...	10	113	18	0			
									John Buchanan & Co.	19	29	10	0			
	24	To ditto, .	28	22	5	1			John Kilmarnock, ...	10	22	5	1			
	17	To ditto, .	27	121	4	6			David Marshall & Co.	21	121	4	6			
		To ditto, .	27	175	11	7			John Murdock & Co.	30	175	11	7			
		To ditto, .		416	10	7			Henry Hardy & Co.	25	416	10	7			
	24	To ditto, .		411	17	4			Orhart, White, Rose, & Co.	30	411	17	4			
														3028	11	6
							Nov.	14	By STORE IN ST. KITTS, for Freight due							
									Owners of St. Ann, ... Fo. 18	...	...	...	...	116	5	0
								25	By SALES ON COMMISSION, for Fret. due,							
	28	To ditto, .	28	76	14	9			Owners of Caledonia, ... 19	...	...	...	...	76	14	9
							Dec.	31	By VOYAGE II. OF THE MINERVA, . 25							
									Scott & Co.	...	127	16	0			
									William Robertson & Co.	...	22	6	9			
									Hugh Moody, ...	...	96	7	6			
									Johnson, ...	...	57	12	4			
Dec.	31	To *Balance fo*	27	874	7	3			Rob. Wilson.	...	16	3	0			
														320	5	7
				4767	6	7								4767	6	7

Dr. MERCHANDISE. Cr.

1817								1817							
July	1	To Stock	1	235	13	4		Nov.	14	By Store in St. Kitts, ...	18	1733	8	//
	9	To Wilson & Greenhill, .	5	163	2	9			25	By Sundries, ...	19	2225	2	3
Aug.	31	To Sundries, ...		486	6	8		Dec.	31	By Alan Ker & Co.....	24	206	13	9
Sep.	30	To Ditto, ...	13	3960	1	3			//	By Voy. II. of Minerva,	25	156	14	4
Oct.	11	To Wilson & Greenhill, .	16	205	17	6			//	By *Balance*, ...Fo.	27	897	14	0
Dec.	31	To Charges, ...	25	34	19	7								
	//	To Interest, ...	25	22	13	2								
	//	To *Profit & Loss*, .. Fo.	7	110	18	1								
				5219	12	4						5219	12	4

Dr. HERRING. Cr.

July	1	To Stock,....	500 Bar.	1	750	//	//	Aug.	14	By Adven. to Jamaica, 500B	9	750	//	//
Oct.	29	To Cash, ...	600	17	1080	//	//	Nov.	14	By Store in St Kitts, 150 .	18	270	//	//
									25	By Sundries, ...345 .	19	621	//	//
								Dec.	31	By *Balance*, ...105 .	27	189	//	//
									//					
			1100 Bar		1830	//	//			1100B.		1830	//	//

Dr. SALES ON COMMISSION. Cr.

July	1	To Stock, ...	1	2216	13	4		July	31	By Bills Receivable, ..	5	3005	15	5
	20	To Sundries, ...	6	1731	5	2		Aug.	31	By Ditto, ...	8	2447	5	1
	22	To Alan Ker & Co.	6	1	13	3			30	By Cash, ...	10	138	19	2
Aug.	31	To Sundries, ...	8	1480	8	3		Sep.	30	By Bills Receivable, ..	12	2203	12	6
	24	To Alan Ker & Co.	9	21	7	1		Oct.	31	By Ditto,..	15	2037	2	8
Sep.	6	To Duties,.....	11	1257	17	3		Nov.	30	By Ditto,.....	18	7861	6	7
	26	To Samuel Johnson, ...	12	578	17	//			16	By Cash, ...	20	345	8	//
Oct.	31	To Sundries, ...	15	1907	5	2		Dec.	31	By Bills Receivable, ..	22	7030	16	10
	24	To Ditto, ...	16	3544	18	//			23	By James Forbes & Co.	23	38	5	2
	31	To Cash, ...	17	323	4	10			31	By Cash, ...	26	612	10	4
Nov.	30	To Sundries	18	3820	16	5			//	By *Balance*, on hand Fo.	27	1525	6	2
	4	To Ditto, ...	19	4036	19	7								
Dec.	31	To Ditto, ...	22	5252	17	11								
	//	To Charges, ...	25	280	2	4								
	//	To Interest, ...	25	154	3	7								
	//	To *Profit & Loss*,.....	7	637	18	9								
				27246	7	11						27246	7	11

CHARGES.

Dr.								Cr.							
1817								1817							
July	31	To Cash, ...	7	12	2	1		Dec.	10	By John Hanson, ...	23	//	18	6
Aug.	31	To Ditto, ...	10	25	10	//			31	By Voyage III. of Happy-Return,..	24	26	5	//
Sep.	30	To Ditto, ...	14	11	16	7			//	By Voyage I. of Minerva,	24	26	5	//
Oct.	31	To Ditto, ...	17	14	2	9			//	By Sundries, ...	25	315	1	11
Nov.	30	To Ditto, ...	21	49	6	2			//	By Ditto, ...	29	20	7	5
Dec.	31	To Alan Ker & Co.	24	280	2	4			//	By *Profit & Loss*,....Fo.	7	141	5	9
	//	To Cash, ...	28	30	18	8								
	//	To Ditto, ...	28	//	7	//								
	//	To Ditto, ...	29	//	18	//								
	//	To Sundries,.....	29	105	//	//								
				530	3	7						530	3	7

INTEREST.

Dr.								Cr.							
July	9	To Cash, ...	7	6	15	6		July	31	By Cash, ...	6	//	2	6
Aug.	31	To Ditto, ...	10	9	11	2		Sep.	30	By Bills Receivable,....	12	4	15	6
Sep.	30	To Ditto, ...	14	13	14	11			3	By Cash, ...	14	1	9	4
Oct.	31	To Ditto, ...	17	25	18	1		Oct.	5	By J. & D. Kinsey, ...	15	4	18	11
Nov.	30	To Ditto, ...	21	17	3	5		Nov.	4	By Bills Receivable,....	18	12	8	5
Dec.	31	To Ditto, ...	27	47	14	1			30	By Cash, ...	20	7	6	3
	//	To Sundries, ...	28	42	19	9		Dec.	10	By John Hanson, ...	23	9	9	4
	//	To Ditto, ...	29	48	6	6			17	By Sundries,.....	25	176	16	9
	//	To Ditto, ...	29	375	//	//			31	By Cash, ...	26	98	10	9
									//	By Ditto, ...	29	188	11	1
									//	By *Profit & Loss*,....Fo.	7	82	14	7
				587	3	5						587	3	5

PROFIT & LOSS.

Dr.								Cr.							
Nov.	16	To Cash, ...	21	15	11	4		July	1	By Stock, ...	4	360	//	//
Dec.	31	To Sundries,.....	29	12	16	//		Dec.	10	By John Hanson, ...	23	1	3	10
	//	To *Charges*,.....Fo.	7	141	5	9			31	By Sundries, ...	29	47	12	1
	//	To *Interest*, ...	7	82	14	7			//	By *Merchandise*, ...Fo.	6	110	18	1
	//	To *Voyage I. of Minerva*,	8	102	9	7			//	By *Sales on Commission*,	6	637	18	9
	//	To *Balance* carried forward to next Ledger, as mentioned in the Docquet, ...Fo.	27	345	14	8			//	By *Voyage III. of Happy-Return*,..	8	1071	14	9
									//	By *Ship Britannia, our 4th*,	9	130	9	2
									//	By *Insurance*, ...	23	44	1	3
	//	To STOCK IN CO. for Net Gain transfered Fo.	1	2024	10	9			//	By *Company Assurance*,	23	321	4	9
				2725	2	8						2725	2	8

Dr. SHIP HAPPY-RETURN. Cr.

1817 July	1	To Stock, ...	1	2530	//	//	1817 Dec.	31	By *Balance*, ...Fo.	27	2530	//	//

Dr. VOYAGE III. of the HAPPY-RETURN. Cr.

July	1	To Stock, ...	1	120	3	2	Oct.	24	By Sales on Commission,	16	740	14	11
Aug.	19	To Tontine Insurance Co.	9	118	7		Nov.	22	By Cash, ...	20	353	3	11
	//	To William Cuming, ..	//	8	5	2	Dec.	24	By Alan Ker & Co.	24	450	7	//
Dec.	31	To Sundries, ...	24	790	2	9		31	By Outstanding Accounts,	25	19	19	9
	//	To *Profit & Loss*, ...Fo.	7	1071	14	9		//	By Cash, ...	26	544	7	3
				2108	12	10					2108	12	10

Dr. SHIP MINERVA. Cr.

July	1	To Stock, ...	1	2750	//	//	Dec.	31	By *Balance*, ...Fo.	27	2750	//	//

Dr. VOYAGE I. of the MINERVA. Cr.

July	1	To Stock, ...	1	152	8	9	Nov.	4	By Sales on Commission,	19	714	8	2
Aug.	19	To Tontine Insurance Co.	9	123	4	//	Dec.	3	By Alan Ker & Co.	24	10	1	9
Dec.	31	To Sundries, ...	24	773	17	2		//	By Outstanding Accounts,	25	10	18	7
								//	By Cash, ...	26	211	11	10
								//	By *Profit & Loss*, ...Fo.	7	102	9	7
				1049	9	11					1049	9	11

Dr. **SHIP BRITANNIA, our One-fourth.** **Cr.**

1817								1817							
July	1	To Stock, ...	1	627	10	//		Sep.	24	By Cash, ...	14	157	19	2
	31	To *Profit & Loss*, ..Fo.	7	130	9	2		Dec.	31	By *Balance*, ...Fo.	27	600	//	//
				757	19	2						757	19	2

Dr. **NEW ROPE-WORK COMPANY, our One-sixth.** **Cr.**

July	1	To Stock, ...	2	472	10	//	July	11	By Cash, ...	6	22	10	//
							Dec.	31	By *Balance*, ...Fo.	27	450	//	//
				472	10	//					472	10	//

Dr. **COUNTING-ROOM & CELLARS.** **Cr.**

July	1	To Stock, ...	2	650	//	//	Dec.	31	By *Balance*, ...Fo.	27	650	//	//

Dr. **HECTOR & DANIEL RILEY, Nevis.** **Cr.**

July	1	To Stock, ...	2	120	15	6	Dec.	17	By Sales on Commission,	22	886	5	11
Aug.	14	To Insurance, ...	8	73	2	6							
Dec.	27	To Cash, ...	28	410	15	//							
	31	To Sundries, ...	//	15	17	6							
	//	To *Balance*, ...Fo.	27	265	15	5							
				886	5	11					886	5	11

Dr. OUTSTANDING ACCOUNTS for Freights & Passages. Cr.

1817									1817						
July	1	To STOCK, viz.....	2						July	11	By Cash,.....	6	2	15	9
		Jas. Sharp,.....	..	2	15	9									
		John Lang,.....	..	5	7	9									
		William Lyon, ...	..	9	11	7			July	11	By Cash,.....	6	9	11	7
		Dan. M'Aulay, ...	..	1	19	9			Aug.	9	By Ditto, ...	10	1	19	9
		D. M'Lean, ...	..	7	7	0			July	16	By Ditto, ...	6	7	7	0
		James Fuller,.....	..	21	0	0			Nov	19	By Ditto, (in part)	20	20	0	0
		Alex. Campbell, ...	..	7	7	0			July	16	By Ditto, ...	6	7	7	0
							55	8	10						
Dec.	31	To VOY. III. OF H-RETURN	25												
		James Simpson, ...	..	4	6	0									
		Peter Smith,.....	..	2	4	3									
		Rob. Hardy,.....	..	11	13	0									
		Rich. Caldwell,.....	..	1	16	6									
							19	19	9						
	31	To VOY. I. OF MINERVA,	25												
		Wm. Miller, ...	..	2	17	6									
		David Fergus, ...	..	0	14	1									
		Chas. Jackson, ...	..	1	8	6									
		Wr. Paterson, ...	..	5	18	6			Dec.	31	By *Balance*, ...Fo.	27	338	13	7
							10	18	7						
	31	To VOY. II. OF MINERVA,	25												
		Houston & Co... ...	..	95	4	9									
		Simson, Brown, & Co.	..	53	4	0									
		Dun, King. & Co.....	..	44	1	0									
		Hunter & Smith, ...	..	51	11	1									
		Clemont & Hay, ...	..	57	6	8									
							301	7	6						
							387	14	8				387	14	8

Dr. OUTSTANDING DEBTS in Jamaica. Cr.

July	1	To STOCK, viz.....	2							Oct.	1	By J. & D KINSEY, viz.	15			
		E. Mendez, ...	..	65	2	7						E. Mendez, ... 65 2 7				
		J. Jenkinson,.....	..	32	0	5						S. Laurance, .. 24 3 11				
		S. Laurance, ...	..	24	3	11						Wm. King, ... 23 0 4				
		J. Wilkinson, ...	..	73	8	10						Marg. White, .. 11 6 8				
		Wm. King,.....	..	23	0	4						J.Barker&Co.part, 70 0 0				
		Marg. White, ...	..	11	6	8										
		Mos. Pessea,.....	..	13	2	3						*Currency* at 40 perCt 193 13 6	..	138	6	9
		Est. of A. Lopex,....	..	24	1	6										
		J. Barker & Co.	..	116	2	1										
		Wm. Parker & Co. ..	..	34	9	2				Dec.	31	By *Balance*, ...Fo.	27	159	8	9
		Currency at 40 per Ct.	..	416	17	9	297	15	6					297	15	6

Dr. STORE in St. Kitts. **Cr.**

1817								1817							
July	1	To Stock, ...	2	5742	18	9		Nov.	30	By Cash, ...	20	1925	6	3
Aug.	14	To Insurance, ...	8	98	11	3		Dec.	10	By Wolfe & Fraser,...,	23	479	4	3
	"	To Ingram, Hunter, & Co.	9	18	3	9			25	By Sundries, ...	"	519	16	3
Sep.	6	To Insurance, ...	11	55	9	9			31	By Cash, ...	26	490	11	6
	30	To Iver M'Iver & Co...	12	837	19	9			"	By *Balance*,.....Fo.	27	8434	15	2
Oct.	31	To Sundries,.....	15	2824	7	2								
Nov.	14	To Ditto, ...	18	2272	3	"								
				11849	13	5						11849	13	5

Dr. WILLIAM FULLARTON, St. Kitts, Private Accot. **Cr.**

July	1	To Stock, ...	2	560	11	7	Dec.	31	By *Balance*,.....Fo.	27	560	11	7

Dr. WILLIAM FULLARTON, St. Kitts, Accot. Proper. **Cr.**

Aug.	12	To Cash, ...	10	45	"	"	July	1	By Stock, ...	3	1121	15	6
Sep.	6	To Ditto, ...	14	338	2	6	Dec.	31	By Sundries, ...Int.	29	7	5	11
Nov.	7	To Ditto, ...	21	73	18	"		"	By Interest, ...	"	125	"	"
Dec.	31	To *Balance*,.....Fo.	27	797		11							
				1254	1	5					1254	1	5

Dr. SIR RICHARD PARNELL, St. Kitts. Cr.

1817									1817								
July	1	To Stock,	2	272	17	8			Dec.	13	By Sales on Commission,	22	1060	7	9
Aug.	14	To Insurance,	8	85	9	//									
Dec.	31	To Sundries,	28	461	7	1									
	//	To *Balance*, Fo.	27	240	14	//									
				1060	7	9							1060	7	9

Dr. FRANCIS BARLOW, St. Kitts. Cr.

Aug.	14	To Insurance,	8	48	15	//			Dec.	6	By Sales on Commission,	22	905	3	9
Oct.	15	To Company Assurance,	16	65	//	//									
Nov.	16	To Ditto,	19	32	//	//									
Dec.	31	To Cash,	27	281	13	//									
	//	To Sundries,	28	465	3	9									
	//	To *Balance*, Fo.	27	12	12	//									
				905	3	9							905	3	9

Dr. JOHN VANDERKEMP, St. Kitts. Cr.

Aug.	14	To Insurance,	8	61	1	6			Dec.	6	By Sales on Commission,	22	730	10	10
Nov.	15	To Cash,	21	285	11	6									
Dec.	27	To Ditto,	28	275	10	//									
	31	To Sundries,	//	85	5	11									
	//	To *Balance*, Fo.	27	23	1	11									
				730	10	10							730	10	10

Dr. SIR JOHN TOWERS, Bart. Jamaica. Cr.

1817								1817									
July	1	To Stock,	2	406	2	8		Oct.	24	By Sundries,	16	1	16	16	〃		
	10	To Insurance,	5	43	3	3		Nov.	4	By Sales on Commission,	18		576	6	10		
	4	To Cash,	7	10	10	〃		Dec.	31	By *Balance*, Fo.	27		684	15	4		
Aug.	24	To Ditto,	10	15	15	〃											
Oct.	7	To Ditto,	17	93	5	〃											
Nov.	25	To Sundries,	19	455	4	11											
Dec.	3	To Cash,	27	231	16	9											
	31	To Sundries,	28	22	〃	7											
				1277	18	2							1277	18	2		

Dr. MOSES LOUIS, Jamaica. Cr.

July	1	To Stock,	2	133	2	5		Aug.	24	By Sales on Commission,	8		389	15	3		
	10	To Insurance,	5	12	19	0		Oct.	24	By Sundries,	16		5	〃	〃		
Nov.	25	To Sundries,	19	430	8	3		Nov.	4	By Sales on Commission,	18		143	12	2		
Dec.	3	To Cash,	27	113	10	〃		Dec.	31	By *Balance*, Fo.	27		159	16	10		
	31	To Sundries,	28	8	3	10											
				698	4	3							698	4	3		

Dr. SIMON TURBUTT. Jamaica. Cr.

July	1	To Stock,	2	623	4	7		July	6	By Cash,	6		710	〃	〃		
Aug.	3	To Cash,	10	42	〃	〃		Dec.	31	By *Balance*, Fo.	27		249	17	5		
Sep.	16	To Ditto,	14	15	〃	〃											
Nov.	25	To Sundries,	19	260	〃	6											
Dec.	31	To Ditto,	28	19	12	4											
				959	17	5							959	17	5		

Dr. **MATTHEW GOODAIR, Jamaica.** Cr.

1817								1817							
July	1	To Stock,	2	204	6	9		Oct.	10	By Sales on Commission,	15	993	15	10
Sep.	14	To Cash,	14	100	//	//		Dec.	31	By *Balance*, Fo.	27	66	14	11
Oct.	4	To Ditto,	17	140	10	//								
Nov.	25	To Sundries,	19	407	5	3								
	12	To Cash,	21	57	12	9								
De.	31	To Sundries,	28	150	16	//								
				1060	10	9						1060	10	9

Dr. **JOHN HANSON, Jamaica.** Cr.

July	1	To Stock,	2	304	1	//	Aug.	3	By Sales on Commission,	8	441	9	5
No	25	To Sundries,	19	249	3	1	Dec.	6	By Ditto,	22	878	1	1
Dec.	10	To Ditto,	23	249	19	2							
	//	To Will. Hanson for the Estate of J. Hanson,	23	516	7	3							
				1319	10	6					1319	10	6

Dr. **WILLIAM HANSON, Jamaica.** Cr.

July	1	To Stock,	2	410	6	11	Aug.	13	By Sales on Commission,	8	128	13	7
Sep.	17	To Cash,	14	73	10	//	Nov.	4	By Ditto,	18	363	12	11
Nov.	25	To Sundries,	19	99	16	6	Dec.	31	By *Balance*, Fo.	27	844	14	//
	11	To Cash,	21	149	10	//							
Dec.	5	To Ditto,	27	343	7	9							
	31	To Sundries,	28	260	9	4							
				1337	//	6					1337	//	6

Dr. MEYMOTT & Co. Jamaica. Cr.

1817							1817						
July	1	To Stock, ...	2	610	3	2	July	20	By Sales on Commission,	6	1441	9	6
	12	To Insurance, ...	5	36	18	4	Oct.	24	By Sundries, ...	16	14	8	//
Oct.	21	To Company Assurance,	16	54	17	7	Nov.	25	By Company Assurance,	20	21	8	//
	31	To Cash, ...	17	214	3	9	Dec.	6	By Sales on Commission,	22	634	1	2
Nov.	25	To Sundries, ...	19	173	5	10							
	31	To Cash, ...	21	136	16	3							
Dec.	6	To Ditto, ...	27	130	5	//							
	31	To Sundries, ...	28	331	3	8							
	//	To *Balance*, ... Fo.	27	423	13	1							
				2111	6	8					2111	6	8

Dr. MURRAY & WALLER, Jamaica. Cr.

July	1	To Stock, ...	2	637	2	9	July	18	By Cash, ...	6	497	18	4
Aug.	13	To Insurance, ...	8	64	12	2	Aug.	19	By Sales on Commission,	8	520	10	//
Oct.	4	To Cash, ...	17	70	//	//	Oct.	24	By Sundries, ...	16	25	4	//
Nov.	19	To Ditto, ...	21	245	11	//	Nov.	25	By Sales on Commission,	18	980	2	8
Dec.	31	To Sundries, ...	28	700	13	7	Dec.	23	By James Forbes & Co.	23	220	3	7
	//	To *Balance*, ... Fo.	27	525	19	1							
				2243	18	7					2243	18	7

Dr. HOPEWELL Estate in Jamaica, our One-third. Cr.

July	1	To Stock, ...	2	3175	6	2	Dec.	31	By Sundries, ...	29	367	16	//
								//	By *Balance*, ... Fo.	27	2807	10	2
				3175	6	2					3175	6	2

Dr. PROPRIETORS OF HOPEWELL Estate in Jamaica. Cr.

1817								1817							
Sep.	6	To Insurance, ...	11	208	9	6		Oct.	24	By Sundries, ...	16	68	//	//
	3	To Cash, ...	14	173	15	0		Nov.	4	By Sales on Commission,	18	1572	//	//
Nov.	25	To Sundries, ...	19	765	11	3		Dec.	12	By Cash, ...	26	625	11	9
Dec.	31	To Ditto, ...	28	1117	16	0								
				2265	11	9						2265	11	9

Dr. MURES, FORDYCE & Co. Jamaica. Cr.

July	13	To Insurance, ...	5	118	14	4	Sep.	6	By Sundries, ...	11	59	15	3
Dec.	3	To Cash, ...	27	191	5	11	Oct.	22	By Sales on Commission,	15	913	9	4
	31	To Sundries, ...	28	631	2	6							
	//	To *Balance*, ...	27	32	1	10							
				973	4	7					973	4	7

Dr. SAMUEL JOHNSON, Jamaica. Cr.

July	31	To Insurance, ...	5	75	//	7	Sep.	6	By Tontine Insurance Co.	12	24	//	//
	16	To Cash, ...	7	105	//	//		26	By Sales on Commission,	//	578	17	//
Nov.	25	To Ditto, ...	21	82	17	6	Oct.	24	By Sundries, ...	16	5	5	8
Dec.	3	To Ditto, ...	27	105	6	10	Nov.	4	By Sales on Commission,	18	185	1	10
	31	To Sundries, ...	28	321	2	3							
	//	To *Balance*, ...Fo.	27	103	17	4							
				793	4	6					793	4	6

Dr. JOHN & ARCHIBALD SIDNEY, Jamaica. Cr.

1817								1817							
Nov.	12	To Cash, ...	21	70	//	//		Dec.	31	By Sundries,.....	29	735	12	//
Dec.	3	To Ditto, ...	27	202	14	//			//	By *Balance*,.....Fo.	27	193	17	4
	31	To Sundries,.....	28	656	15	4								
				929	9	4						929	9	4

Dr. JOHN & DAVID KINSEY, Jamaica. Cr.

Oct.	5	To Sundries, ...	15	143	5	8		Dec.	6	By Sales on Commission,	22	158	7	5
Nov.	25	To Ditto, ...	19	215	8	1			31	By *Balance*,.....Fo.	27	206	16	11
Dec.	31	To Ditto, ...	28	6	10	7								
				365	4	4						365	4	4

Dr. WILLIAM HANSON, for the Estate of John Hanson. Cr.

Dec.	31	To *Balance*, ...Fo.	27	516	7	3		Dec.	10	By John Hanson,.....	23	516	7	3

Dr. **ADVENTURE to Jamaica.** Cr.

1817								1817							
Aug.	14	To Sundries, ...	9	906	2	6		Dec.	31	By *Balance*, ...Fo.	27	906	2	6

Dr. **JOHN PUBLIC.** Cr.

Dec.	17	To E. Jones, ...	23	139	5	10		July	20	By Sales on Commission,	6	289	15	8
	31	To Sundries, ...	28	12	8	9								
	"	To *Balance*, ...Fo.	27	138	1	1								
				289	15	8						289	15	8

Dr. **LE FEVRE & Co. Bankers, London.** Cr.

July	25	To Cash, ...	7	1030	"	"		July	1	By Stock, ...	3	1722	2	
Nov.	12	To Ditto, ...	21	580	"	"		Dec.	31	By Sundries, ...	29	38	19	01
Dec.	14	To Ditto, ...	27	140	"	"								
	31	To *Balance*, ...Fo.	27	11	2	6								
				1761	2	6						1761	2	6

Dr. INGRAM HUNTER & Co. London. Cr.

1817								1817							
Sep.	28	To John Emmott, ...	12	1760	14	6		Aug.	14	By Store in St. Kitts, ..	9	18	3	9	
Dec.	31	To Sundries, ...	28	9	2	2		Sep.	6	By Insurance, ...	11	22	2	//	
	//	To *Balance*, ...Fo.	27	2137	13	4		Oct.	1	By Store in St. Kitts, ..	15	2256	17	3	
									7	By Cash, ...	17	1000	//	//	
								Nov.	19	By Ditto, ...	20	200	//	//	
								Dec.	17	By Ditto, ...	26	410	//	//	
									31	By Sundries, ...	29	//	7	//	
				3907	10	//						3907	10	//	

Dr. JOSEPH GATTEY & Co. Bristol. Cr.

Sep.	10	To Cash, ...	14	315	//	//		July	1	By Stock, ...	3	815	7	6	
Oct.	15	To Ditto, ...	17	320	//	//		Dec.	31	By Sundries, ...	29	23	//	8	
Dec.	14	To Ditto, ...	27	175	//	//									
	31	To *Balance*, ...Fo.	27	28	8	2									
				838	8	2						838	8	2	

Dr. WOLFE & FRASER, Bristol. Cr.

Dec.	10	To Store in St. Kitts, ..	23	479	4	3		Dec.	20	By Cash, ...	26	479	4	3	

Dr. JOHN EMMOTT, East India Company's Service. Cr.

1817								1817							
Oct.	7	To Cash, ...	17	240	//	//		July	1	By Stock, ...	3	739	5	6
Nov.	22	To Ditto, ...	21	551	12	//		Sep.	28	By Ingram, Hunter, & Co.	12	1760	14	6
Dec.	31	To Sundries, ...	28	//	14	9		Dec.	31	By Sundries.....	29	35	13	10
	//	To *Balance*, ...Fo.	27	1743	7	1								
				2535	13	10						2535	13	10

Dr. DARBY & DARE, Cork. Cr.

Aug.	6	To Cash, ...	10	500	//	//		July	1	By Stock, ...	3	514	12	3
Dec.	31	To *Balance*, ...Fo.	27	601	10	8		Oct.	1	By Store in St. Kitts, ..	15	486	18	5
								Dec.	6	By Company Assurance,	22	100	//	//
				1101	10	8						1101	10	8

Dr. JAMES FORBES & Co. Dublin. Cr.

Dec.	23	To Sundries, ...	23	258	8	9		Aug.	19	By Merchandise, ...	8	223	5	6
								Dec.	31	By *Balance*, ...Fo.	27	35	3	3
				258	8	9						258	8	9

Dr. IVER M'IVER & Co. Liverpool. Cr.

1817								1817							
Dec.	31	To Cash, ...	27	654	15	9		Sep.	30	By Store in St Kitts, ..	12	837	19	9
	//	To *Balance*, ...Fo.	27	183	4	//								
				837	19	9						837	19	9

Dr. WILSON & GREENHILL, Montrose. Cr.

July	27	To Cash, ...	7	163	2	9		July	9	By Merchandise, ...	5	163	2	9
Sep.	6	To Ditto, ...	14	87	10	//		Aug.	31	By Ditto, ...	8	263	1	2
Oct.	1	To Ditto, ...	17	175	11	2		Oct.	11	By Ditto, ...	16	205	17	6
Nov.	22	To Ditto, ...	21	205	17	6								
				632	1	5						632	1	5

Dr. ALEN KER & Co. Agents, Greenock. Cr.

July	6	To Cash, ...	7	30	//	//		July	1	By Stock, ...	3	30	11	9
Sep.	30	To Ditto, ...	14	61	2	6			22	By Sales on Commission,	6	1	13	3
Oct.	20	To Ditto, ...	17	50	//	//		Aug	14	By Adven. to Jamaica,	9	156	2	6
Dec.	31	To Sundries, ...	24	689	6	9			24	By Sales on Commission,	//	21	7	1
		To *Balance*, ...Fo.	27	7	14	5		Dec.	6	By Bills Receivable, ..	22	2	16	6
									31	Sundries, ...	24	625	12	7
				838	3	8						838	3	8

Dr. ALEXANDER YOUNG, our Clerk. **Cr.**

1817							1817								
July		To Cash, ...	7	37	10	//	Dec.	31	By Charges, ...	29	75	//	//
Dec.	31	To Ditto, ...	28	37	10	//							
				75	//	//					75	//	//

Dr. THOMAS WALLACE, our Clerk. **Cr.**

Sep	20	To Cash, ...	14	10	//	//	Dec.	31	By Charges, ...	29	30	//	//
Nov.	15	To Ditto, ...	21	5	5	//							
Dec	7	To Ditto, ...	27	10	//	//							
	31	To *Balance*, ...Fo.	27	4	15	//							
				30	//	//					30	//	//

Dr. JOHN HAY, Glasgow. **Cr.**

July	27	To Cash, ...	7	275	11	9	Sep.	30	By Merchandise, ...	13	931	9	9
Aug.	13	To Ditto, ...	10	262	10	//							
Sep.	30	To Ditto, ...	14	210	//	//							
Dec.	20	To Ditto, ...	28	145	//	//							
	31	To *Balance*, ...Fo.	27	38	8	//							
				931	9	9					931	9	9

INSURANCE.

Dr.							Cr.						
1817							1817						
July	31	To Sundries,.....	5	280	10	4	July	31	By Sundries,.....	5	286	16	3
Aug.	31	To Ditto, ...	9	411	18	5	Aug.	31	By Ditto, ...	8	431	11	5
Sep.	6	To Ditto, ...	11	257	15	11	Sep.	6	By Ditto, ...	11	263	19	3
Nov.	25	To Ditto, ...	20	198	2	5	Nov.	25	By Ditto, ...	19	210	1	5
Dec.	31	To *Profit & Loss*, ...Fo.	7	44	1	3							
				1192	8	4					1192	8	4

COMPANY ASSURANCE.

Dr.							Cr.						
Sep.	6	To Mures, Fordyce, & Co.	11	25	15	2	July	31	By Insurance, ...	5	157	17	5
Oct.	24	To Sundries,.....	16	64	3	//	Aug.	14	By Ditto, ...	9	98	11	3
Nov.	25	To Meymott & Co.	20	21	8	//	Sep.	6	By Ditto, ...	11	69	16	2
Dec.	6	To Darby & Dare, ...	22	100	//	//	Oct.	31	By Sundries,.....	16	119	17	7
	31	To *Profit & Loss*,....Fo.	7	321	4	9	Nov.	16	By Francis Barlow, ...	18	32	//	//
								25	By Insurance, ...	20	54	8	6
				532	10	11					532	10	11

DUTIES.

Dr.							Cr.						
Sep.	20	To Cash, ...	14	933	13	4	Sep.	6	By Sales on Commission,	11	1257	17	3
Oct.	31	To Ditto. ----------	17	2324	3	11	Oct.	24	By Ditto, ...	16	2804	3	1
Nov.	30	To Ditto, ...	21	3204	3	1	Nov.	4	By Ditto, ...	19	3245	16	8
Dec.	31	To Ditto, ...	27	845	16	8							
				7307	17	//					7307	17	//

Dr. TONTINE INSURANCE COMPANY. Cr.

1817							1817						
Sep.	6	To Samuel Johnson,....	12	24	//	//	July	12	By Insurance, ...	5	58	7	//
Oct.	24	To Sundries,.....	16	45	6	8	Aug.	14	By Ditto, ...	9	125	19	//
Dec.	31	To *Balance*,.....Fo.	27	843	13	9		19	By Sundries,.....	//	241	11	//
							Sep.	6	By Insurance, ...	11	110	8	//
							Oct.	5	By Store in St. Kitts, ..	15	80	11	6
							Nov.	14	By Ditto, ...	18	152	10	//
								25	By Insurance, ...	20	143	13	11
				913	//	5					913	//	5

Dr. JOHN ALSTON & SONS, Glasgow, Cr.

Sep.	6	To Mures, Fordyce, & Co.	11	34	//	1	July	13	By Insurance, ...	5	64	5	11
Oct.	24	To Sundries,.....	16	25	4	//	Aug.	31	By Ditto, ...	9	141	13	2
Dec.	25	To Store in St. Kitts, ..	23	53	5	9	Sep.	6	By Ditto, ...	11	55	9	9
	31	To *Balance*,.....Fo.	27	148	19	//							
				261	8	10					261	8	10

Dr. WILLIAM BOGLE & Co. Glasgow. Cr.

Dec.	31	To *Balance*, ...Fo.	27	45	15	//	Aug.	14	By Insurance, ...	9	45	15	//

Dr. WILLIAM CUMING, Master of the Happy-Return. Cr.

1817								1817							
Oct.	19	To Cash, ...	17	375	//	//		Aug.	19	By Voy. III. Hap. Return,	9	8	5	2
Nov.	1	To Ditto, ...	21	150	//	//		Dec.	31	By Ditto, ...	24	763	17	9
Dec.	31	To Ditto, ...	28	247	2	11								
				772	2	11						772	2	11

Dr. JOHN GRAHAME, His Account Proper. Cr.

Sep.	17	To Cash, ...	14	40	//	//	Nov.	19	By Cash, ...	20	63	//	//
Dec.	31	To *Balance*,.....Fo.	27	148	//	//	Dec.	31	By Interest, ...	29	125	//	//
				188	//	//					188	//	//

Dr. G. A. HAMILTON, His Account Proper. Cr.

Oct.	31	To Cash, ...	17	90	//	//	Dec.	31	By Interest, ...	29	125	//	//
Dec.	6	To Ditto, ...	27	100	//	//		//	By *Balance*, ...Fo.	27	65	//	//
				190	//	//					190	//	//

Dr. ED. JONES. Cr.

1817								1817							
Nov.	27	To Cash, ...	21	530	12	8		Dec.	17	By Sundries,.....	23	530	12	8

Dr. JAMES NOBLE, Master of the Minerva. Cr.

Oct.	20	To Cash, ...	7	300	//	//		Dec.	31	By Voyage I. of Minerva.	24	747	12	2
Dec.	31	To Ditto, ...	28	447	12	2								
				747	12	2						747	12	2
Dec.	31	To Cash, ...	28	22	12	10		Dec.	31	By Voyage II. of Minerva.	25	22	15	10

Dr. VOYAGE II. of the Minerva. Cr.

Dec.	31	To Alan Ker & Co.	24	75	10	3		Dec.	31	By Alan Ker & Co.	24	22	4	3
	//	To Sundries,.....	25	499	15	9			//	By Outstanding Accounts,	25	301	7	6
									//	By *Balance*,.....Fo.	27	251	14	3
				575	6	//						575	6	//

Dr. Balance. 31st. December, 1817. Cr. Balance.

To Cash,	1	38	17	3	By Stock in Co.	1	21287	12	9
To Bills Receivable,	3	12223	12	11	By Royal Bank,	2	105	//	//
To Merchandise,	6	897	14	//	By Thistle Bank,	2	30	//	//
To Herring,	6	189	//	//	By Bills Payable,	4	4154	14	10
To Sales on Commission,	6	1525	6	2	By Bonds & Bills,	4	2000	//	//
To Ship Happy-Return,	8	2530	//	//	By Debts Payable,	5	874	7	3
To Ship Minerva,	8	2750	//	//	By Hector & Daniel Riley,	9	265	15	5
To Ship Britannia, Our $\frac{1}{4}$,	9	600	//	//	By W. Fullarton's Acco^{t}. Proper,	11	797	18	11
To New Rope-work, Our $\frac{1}{6}$	9	450	//	//	By Sir Richard Parnell,	12	240	14	//
To Counting-room & Cellars,	9	650	//	//	By Francis Barlow,	12	12	12	//
To Outstanding Accounts,	10	338	13	7	By John Vanderkemp,	12	23	1	11
To Outstanding Debts in Jamaica,	10	159	8	9	By Meymott & Co.	15	423	13	1
To Store in St. Kitts,	11	8434	15	2	By Murray & Waller,	15	525	19	1
To W Fullarton's Private Account	11	560	11	7	By Mures, Fordyce, & Co.	16	32	1	10
To Sir John Towers, Bart.	13	684	15	4	By Samuel Johnson,	16	103	17	4
To Moses Louis,	13	159	16	10	By W. Hanson for Estate of J. H	17	516	7	3
To Simon Turbutt,	13	249	17	5	By John Public,	18	138	1	1
To Matthew Goodair,	14	66	14	11	By Le Fevre & Co.	18	11	2	6
To William Hanson,	14	844	14	//	By Ingram, Hunter, & Co.	19	2137	13	4
To Hopewell Estate, Our $\frac{1}{3}$,	15	2807	10	2	By Joseph Gattey & Co.	19	28	8	2
To John & Archibald Sidney,	17	193	17	4	By John Emmott,	20	1743	7	1
To John & David Kinsey,	17	206	16	11	By Darby & Dare,	20	601	10	8
To Adventure to Jamaica,	18	906	2	6	By Iver M'Iver & Co.	21	183	4	//
To James Forbes & Co.	20	35	3	3	By Alan Ker & Co.	21	7	14	5
To G A Hamilton's Accot. Proper	25	65	//	//	By Thomas Wallace,	22	4	15	//
To Voyage II. of the Minerva,	26	251	14	3	By John Hay,	22	38	8	//
					By Tontine Insurance Co.	24	843	13	9
					By John Alston & Sons,	24	148	19	//
					By William Bogle & Co.	24	45	15	//
					By J. Grahame's Acct. Proper,	25	148	//	//
					By Profit & Loss carried to next Ledger, for the purposes mentioned in the Doc-quet, Article VII.	7	345	14	8
		37820	2	4			37820	2	4

DOCQUET.

At Glasgow, the tenth day of January, One thousand eight hundred and eighteen. We, G. A. Hamilton and John Grahame, Merchants, and two of the Partners of a WEST-INDIA BUSINESS carried on here, under the FIRM of HAMILTON, GRAHAME, & CO. together with John Williamson, Esquire, Attorney for our William Fullarton of St. Kitts, our other Partner and Manager of our House there: HAVING this Day MET to take into CONSIDERATION the STATE of OUR AFFAIRS, as contained in the preceding folio of this OUR LEDGER; and which, after a careful examination of IT, and of the Books which compose it, WE declare to be a JUST and TRUE State thereof. AND FIND,

I. That on the thirty-first *ultimo*, we had of Money in hand—in Accepted Bills—in Outstanding Debts here, and in Dublin,.....	£12701 // 7 // 0
II. That we had in Merchandize, including Herring—on West India Produce, liable to us for the Duty, Freight, and Charges, advanced thereon—in Shipping—in a Rope-Work Company—in a Counting-Room and Cellars, and in an Adventure to Jamaica, Property to the extent of.....	10749//16//11
III. That our Store in St. Kitts, including the Manager's Account, and our share of Hopewell Sugar Plantation in Jamaica, stood indebted to us.....	11802//16//11
IV. That we had of Debts owing us in Jamaica,.....	2566 // 1 // 6
	£37820 // 2 // 4
V. That we were owing here, to the Royal and Thistle Banks—in Bills for which we were under Acceptance—in Bonds and Bills for money borrowed—in Debts Payable on open Accounts—for Premiums of Insurances—and in Cork, Liverpool, Bristol, and London, ...	13244//14 // 1
VI. That we were owing in Nevis, St. Kitts, and Jamaica, to the extent of,....	2942 // 0//10
VII. That we had Carried forward to our next year's Profit & Loss Account, for the purposes of making an Allowance for the Tear and Wear of the Ships, and to Insure the Debts, so as to make good the Subject to the Surviving or Solvent Partners, in case of the Death or Insolvency of either of them previous to our next Balance,	345//14 // 8
VIII. That our Net free Stock on the aforesaid thirty-first of December was.....	21287//12 // 9
	£37820 // 2 // 4

And

DOCQUET.

And which free Stock belongs to the Partners in equal proportions, viz.

To G. A. Hamilton, ...$\frac{1}{3}$..£7095//17 // 7, Or, Seven thousand and ninety-five pounds, seventeen shillings, and seven-pence Sterling.

To John Grahame, ...$\frac{1}{3}$ ...7095//17 // 7, Or, Seven thousand and ninety-five pounds, seventeen shillings, and seven-pence Sterling.

To William Fullarton, ...$\frac{1}{3}$...7095//17 // 7, Or, Seven thousand and ninety-five pounds, seventeen shillings, and seven-pence Sterling.

£21287//12 // 9, All Sterling money.

IX. That in case any of the Events mentioned in the VII. Article should, unfortunately, take place, the HEIRS or CREDITORS of the deceased or Insolvent Partner, or Partners, are to be paid off and settled with according to this State, and not otherwise, agreeable to our Contract of Copartnery, Article XII. IN CONSIDERATION WHEREOF, We have subscribed this Docquet, and MUTUALLY RELEASE and DISCHARGE one another of all, and every Intromiss relating to this CONCERN, excepting those recorded in the above and preceding State.

G. A. HAMILTON,
JOHN GRAHAME,
JOHN WILLIAMSON, for WILLIAM FULLARTON.

Dr......MESSRS. MEYMOTT & Co. of Jamaica, their Account.....

1817					
July	1	To Balance, due as ℔ Account rendered the 30th *Ultimo*, ...	610	3	2
	12	To Premium on £360 insured on Sugar & Cotton ℔ the *Happy-Return*, Jamaica to Greenock, at 9 Guineas ℔ Cent. to return 4 ℔ Cent. for Convoy and Arrival, Policy 22/. Commission ½ ℔ Cent.	36	18	4
Oct.	1	To Cash, paid your Bill in favour of Burns this day, ...100 // 0 // 0			
	19	To Ditto,.....ditto.. .....Gosnell, ...114 // 3 // 9			
			214	3	9
	21	To Premium on £535 insured on Produce ℔ the *Caledonia*, *Scott*, Jamaica, to Greenock, at 9 Guineas ℔ Cent. to return 4 ℔ Cent. for Convoy and Arrival, Policy 33/. Commission ½ ℔ Cent.	54	17	7
Nov.	12	To Cash, paid your Bill fav. Zouch this day, ...63 // 5 // 8			
	22	To Ditto,.... ..ditto.....Wicks, ...73//10 // 7			
			136	16	3
	25	To Goods, ℔ the *Dolphin*, Amount ℔ Invoice, due 25th May, ...	173	5	10
Dec.	6	To Cash, paid your Bill fav. Dundas, due this day,.....	130	5	//
	31	To Our Acceptance of your Bill fav. Dundas, due 20th February, ...	315	4	//
	//	To Commission on £481 // 5 // 0, being Amount of your Dfts. paid by us, and on 315 // 4 // 0,. ....ditto,.....under Acceptance,			
		796 // 9 // 0, at ½ ℔ Cent.....	3	19	8
	//	To Postage of Letters 11/. and Stamp Bills 30/.....	2	1	//
	//	To Interest, for the Balance thereof, as ℔ Account annexed,.....	9	19	//
	//	To Balance in *your* favour, carried to New Account,.....	423	13	1
			2111	6	8

Dr.——————————————————INTEREST. .....

			Days.	
1817				
June	30	£610 // 3 // 2, from this day to December 31, 1817.	184	112,269
Oct.	1	100 // 0 // 0, ...ditto.....	91	9,100
	19	114 // 3 // 9, ...ditto.....	73	8,336
Nov.	12	63 // 5 // 8, ...ditto.....	49	3,101
	22	73//10 // 7, ...ditto.....	39	2,868
Dec.	6	130 // 5 // 0, ...ditto.....	25	3,256
	31	285 // 2 // 0, (less Premium) to March 7th, 1808,	66 off	18,817
	//	292//19 // 8, ...do.....April 9th,.....	99 //	29,003
				186,750

N. B. By comparing the above Account-Current with *Meymott & Co's. Account in the Ledger*, *folio* 15, it will be found to agree in every particular.

In

....Current with HAMILTON, GRAHAME, & Co. of Glasgow. .....*Cr.*

1817 July	20	By Net-Proceeds of 40 Hhds. Sugar ℔ the *Hap. Return*, due 7th Nov. 1134 // 14 // 0 20 Bales Cotn. ℔ the *Atlantic*, due 23d // 306 // 15 // 6	1441	9	6
Oct.	24	By Return of Premium on £360 at 4 ℔ Cent. for Convoy and Arrival of the *Happy-Return*, ...	14	8	//
Nov.	25	By Ditto, ...on £535 at 4 ℔ Cent. for Convoy and Arrival of the *Caledonia*,	21	8	//
Dec.	6	By Net-Proceeds of 10 Hhds. Sugar ℔ the *Hap. Return*, due 7th Mar. 307 // 12 // 4 50 Planks Mahogany ℔ *Caledonia*, ...9th Apr. 326 // 8 // 10	634	1	2
			2111	6	8

.....ACCOUNT. *Cr.*

			Days.	
1817 Nov.	7	£1134 // 14 // 0, from this day to December 31st 1817.	54	61,274
	23	306 // 15 // 6, ... ditto, ...	38	11,657
Dec.	31	315 // 4 // 0, ...to February 20th 1818...	51 off	16,075
	//	173 // 5 // 10, ...May 25th.....	145 //	25,127
				114,133
		Balance carried to *Account-Current*, being £9 // 19 // 0, equal to the quotient of 72617 divided by 7300, ...		72,617
				186,750

In calculating the Interest, the shillings in the *Product* are neglected when below 10, and 1 is added to the pounds when they amount to 10, or upwards.

APPENDIX.

JOURNAL, February 1817. (For Set A.)

—DEBTORS.—
From the opposite Crs. this month.

4	*William Ferguson,*.....for 97 Bdles Water Twist, 5 ℔ Ct. for Cash,	146 // 7 // 0			
//	*Campbell, Dale, & Co*..... 48.. // ..Ditto.....Ditto	77 // 3 // 6			
6	*Robert Easton,* .....30.. // // Mule Twist, 3¾ ℔ Cent.....	57 // 17 // 5			
11	*William Simpson,* .....56.. // ..Water Twist, Bill at 6 mos.	86 // 6 // 6			
25	*Dinwiddie & Paterson,* ....11.. // ..Mule Twist,.....6 mos.	14 // 8 // 10			
			382	3	3
4	*Madder,*.....for Premium of Inusrance on 15 Casks, from London to Leith, ℔ the Susanna, Young, on £545, at 12/9, ℔ Ct. Pol. 16/6.	.....	4	6	//
8	*William Gillespie & Co.* for 4 Casks Madder, Bill at 6 mos.	153 // 19 // 9			
25	*Kibble, Forster, & Co*.....5 // Ditto....Ditto.....	205 // 19 // 8			
			359	19	5
9	*Cotton Yarn,*.....for 90 Bundles Water Twist purchased,..	.....	129	//	//
11	*Crombie & Carnegie,*....for 4 Bags, Bill at 4 months, ...	.....	95	10	10
16	*Ashes,*.....for 110 Barrels received by the Frances,	.....	385	8	11
18	*Strange, Dashwood, & Co.* for Richard Conder's Dft. on G. & R. Kennedy at 60 days' sight remitted them, due 26th April,.....	.....	237	12	//
//	*Watson, Arthur, & Co*...for 24 Casks Pot Ashes, Bill at 4 mos...	129 // 2 // 8			
25	*Kibble, Forster, & Co*.....13.. // // Ditto..... Ditto	61 // 15 // 6			
26	*Michael Watson,*.....20.. // ..Pearl Ashes, 3¾ ℔ Ct. for Cash,	112 // 1 // 0			
			302	19	2
20	*Export Goods,* .....for 4 Boxes Printed Goods purchased. ..	.....	492	19	2
22	*Nimmo & Bell,* .....for their Pro. Note, No. 159, due this day, not paid, and Protest, 3/.....	.....	145	14	8
23	*Mayne & Rowley,* ....for Goods shipped by their order, and for their account and risk, on board the Atlantic, J. King Master, for New-York, as ℔ Invoice-Book, page 1,.....	.....	355	19	//
//	*Insurance,*.....for Premium on £355, insured on Goods ℔ the Atlantic, at 2 Guin. ℔ Ct. Pol. 22/.	.....	8	11	1
26	*Blackey, Hardisty, & Co.* for my Draft on Strange & Co. remitted them, due 29th April,.....	300 // 11 // 0			
	Discount allowed by them,.....	15 // 16 // 0			
			316	7	//
			3216	10	6

REMARKS—In the above Specimen, all the DEBTORS for the month in the Subsidiary Books are collected on the first or left hand page, and all the CREDITORS on the second or right hand page; consequently, when both sides are added, the amount will be equal. The Cash and Bills may be arranged in the same manner. By this plan the monthly additions of both sides of the Ledger, when correctly posted, will present the same sum as the Journal. The Accomptant may adopt this method of proving the posting of each month, and when the period arrives for taking a general Balance, he has only to examine the last month.

It is proper for the Learner to post all the Drs. before he begins to post the Crs. The method of posting by this plan will be easily understood, by attending to the following directions. When posting the Drs. suppose, for example, William Ferguson, look at the Cr. side, and observe for what he is Dr., which is *Cotton Yarn;* and when posting the Crs., for example, on the Cr. side of Cotton Yarn,

JOURNAL, February 1817. (SPECIMEN II.)

—CREDITORS.—

From the preceding Drs. this month.

23	To *Cotton Yarn,* .....for Amount of 242 Bundles sold this mo.	.....	382	3	3
4	To *William Bogle & Co.* for Prem. of Insurance ℔ the Susanna, ..	.....	4	6	//
28	To *Madder,*.....for Amount of 9 Casks sold this month,	.....	359	19	5
9	To *James Finlay & Co*...Bill at 6 months, ...	.....	129	//	//
11	To *Cotton,* .....for Amount of 4 Bags sold this month, ..	.....	95	10	10
16	To *Mayne & Rowley,* ..Bill at 90 days on receipt, ...	.....	385	8	11
18	To *Richard Conder,*...for his Draft on Kennedy received this day,	.....	237	12	//
28	To *Ashes,* .....for Amount of 57 Casks sold this month,	.....	302	19	2
20	To *Wm. Stirling & Sons,* Bill at 6 months, ...	.....	492	19	2
22	To *Bills Receivable*.....for No. 159, due this day, not paid, ...	145//11 // 8			
//	To *Charges,* .....for expense of protesting ditto, ...	0 // 3 // 0			
			145	14	8
23	To *Export Goods,*.....	335//10 // 4			
//	To *Charges,*	1//13 // 6			
//	To *Commission,*	10 // 4 // 1			
//	To *Insurance,*.....	8//11 // 1			
			355	19	//
//	To *William Bogle & Co*...for Prem. of Insurance ℔ the Atlantic,	.....	8	11	1
26	To *Strange, Dashwood, & Co.* for Dft. remitd Blackey & Co. due 29th Apr.	300//11 // 0			
//	To *Interest,* .....for Discount allowed by Blackey & Co.	15//16 // 0			
			316	7	//
			3216	10	6

enter *By Sundries,* as there are more than one purchaser for that article: Proceed in the same manner with the rest.

In such entries as contain an equal number of lines for the Drs. and Crs. they are placed directly opposite to each other: where it is otherwise, the line is placed opposite to the total.

The present method is not so liable to error at the time of posting as the common methods of posting the Drs. and Crs. promiscuously; because the Accomptant has only to recollect one side of the Ledger Accounts at one time.

It may be observed, that the first folio in the margin contains the date, and the second refers to the page of the Ledger, where the Account is posted.

We have selected the month of February for the present Specimen, and for the one which follows, as it exhibits a sufficient variety in the transactions to assist the Learner to arrange any of the other months in the same manner.

DAY-BOOK (for Set C.)

Specimen II

Drs.	Crs.	—February 4th, 1817.	Dr. Goods.			Cr. Goods.			Sundry Accots. Dr. to Sundries.		
	—	*William Ferguson,* Water Twist, 97 Bundles sold him.	....	..	..	146	7	//			
—		*To William Bogle & Co.* For Premium on £545 insured by them on 15 Casks Madder, from London to Leith, by the Susanna, Young, master, at 12/9, ℔ Cent. Policy 16/6.	4	6	6						
	—	*Campbell, Dale, & Co.* Water Twist, 48 Bundles sold them,	....	..	..	77	3	6			
		6.									
	—	*Robert Easton.* Mule Twist, 162lbs. sold him,	....	..	..	57	17	5			
		8.									
	—	*William Gillespie & Co. Anderston,* Madder, 4 Casks sold them,	....	..	..	153	19	9			
		9.									
—		*To James Finlay & Co.* For 90 Bundles Water Twist bought of them,	129	//	//						
		11.									
	—	*Crombie & Carnegie, Anderston,* Cotton, 4 Bags sold them,	....	..	..	95	10	10			
	—	*William Simpson,* Water Twist, 56 Bundles sold him,	....	..	..	86	6	6			
		16.									
—		*To Mayne & Rowley, New York,* For 110 Barrels Ashes received ℔ the Frances, amounting to 1713 dollars, 9 cents, at 4/6, ℔ dollar,	385	8	11						
		18.									
		Strange, Dashwood, & Co. *Dr. to Rich. Conder,* For his Draft on G. & R. Kennedy, London, at 60 days sight, received this day. and remitted the former, due 26th April,	....	..	..	....	..	..	237	12	//
	—	*Watson, Arthur, & Co.* Ashes, 24 Casks Pot sold them,	....	..	..	129	2	8			
		20.									
—		*To William Stirling & Sons,* For 4 Boxes Printed Goods bought of them,	492	19	2						
		22.									
	—	Nimmo & Bell *Dr. to Sundries,* 145 // 14 // 8									
—		To Bills Receivable, for their Pro. Note, No. 159, now due, not paid,	....	..	..	....	..	..	145	11	8
—		To Profit & Loss, for expense of protesting ditto,	....	..	..	....	..	..	//	3	//
		Continued	1011	14	1	746	7	8	383	6	8

DAY-BOOK.

Drs.	Crs.	—February 23d, 1817.	Dr. Goods.			Cr. Goods.			Sundry Accots. Dr. to Sundries.		
		Brought forward,..	1011	14	1	746	7	8	383	6	8
	—	*Mayne & Rowley, New-York,* For 3 Boxes Printed Goods shipped ℔ the Atlantic, J. King, for New York, on their Account and Risk, and to them consigned, amount with Charges, Commission, and Insurance, as ℔ I. B. *pa.* 1.....	....	..	..	355	19	//			
—		*To William Bogle & Co.* For Premium on £355, insured by them on the above Goods, at 2 Guineas ℔ Cent. Policy 22/.	8	11	1						
		—25.—									
	—	*Kibble, Forster, & Co.* Madder,..5 Casks sold them,.....205//19 // 8 Ashes,....13 do...Pot, ... 61//15 // 6	....	..	..	267	15	2			
	—	*Dinwiddie & Paterson,* Mule Twist, 55lbs sold them, ...	....	..	..	14	8	10			
		—26.—									
	—	BLACKEY, HARDISTY & Co. *Dr. to Sundries,* 316//7//0									
—		To Strange, Dashwood, & Co. for my Draft on them at 2 mos. remitted the former, due 29th April, ...	....	..	..	....	..	..	300	11	//
—		To Profit & Loss, for Discount allowed by B. H. & Co.	....	..	..	....	..	..	15	16	//
	—	*Michael Watson, Leith,* Ashes, 20 Casks Pearl sold him, ...	....	..	..	112	1	//			
		Amount Purchased, Sold, &c. in February,....	1020	5	2	1496	11	8	699	13	8

REMARKS.—The above is a second specimen of a Day-Book for Set C. The plan indeed requires more attention in making the entries and posting the Ledger than the other; it may, however, be said to possess advantages over the former. It not only avoids the inconveniency of referring to different parts of the book, but shews at one view the amount of the *Purchases*, the *Sales*, and other miscellaneous occurrences. This is an essential point, as the Merchant can extend or diminish the Purchases according to the Sales. Besides, by this plan, the *Profits* or *Losses* may be easily seen, monthly or oftener, from the Day-Book, without referring to the Ledger; for by adding to the inner column the value of the Goods on hand at commencement, and at any future period, the value which then remains on hand to the middle column, or Cr. side of Goods, the sum will shew the *Profit* or *Loss*, according as it is greater or less than the inner column.

The amounts of these columns being carried forward from one month to another, until the period for a general balance, will shew not only the *Profits* or *Losses* monthly, but also the whole *Profits* or *Losses* from one balance to another.

In the above specimen it is to be understood, that the particulars of every entry are given, excepting the *Purchases*, which will be found in the Invoice-Book.

As an additional check for pointing out the several Drs. and Crs. two columns are allotted, the first for the Drs. and the second for the Crs. The line drawn in the opposite column from that one which is posted, is only made before posting the entries into the Ledger, which will serve as an additional index to each Dr. and Cr. The learner may first post the Drs. and then the Crs.

JOURNAL, October 1817. (For Set D.)

SPECIMEN II.

5	JOHN & DAVID KINSEY, *Dr. to Sundries.* For the following Debts received in Jamaica on our Account, agreeably to their letter, dated 2d August, received this day.				
	To Ephraim Mendez, ...	65 // 2 // 7			
	To Samuel Laurence, ...	24 // 3 // 11			
	To William King, ...	23 // 0 // 4			
	To Margaret White, ...	11 // 6 // 8			
	To J. Barker & Co. ....in part, ...	70 // 0 // 0			
	Jamaica Currency at 40 ℔ *Cent.*	193 // 13 // 6	138	6	9
	To Interest, ...for Interest included in the four first, ...	.....	4	18	11
			143	5	8
	SUNDRIES *Drs. to Sugar on Commission.* For the following Sold per Bills at 4 months, this month.				
10	*James Paterson,* .....10 Hhds. ℔ the Clyde, ...	597 // 9 // 4			
21	*Robert M'Fee & Co.* .....15.. // ..℔ ditto, ...	777 // 6 // 1			
			1374	15	5
14	CUNNINGHAM CORBET *Dr. to Rum on Commission.* For Amount of 10 Puncheons sold him, ℔ Bill at 4 mos.....	.....	201	17	//
22	HENRY HOULDSWORTH & CO. *Dr. to Cotton on Commission.* For Amount of 20 Bales sold them, ℔ Bill at 4 mos.	.....	460	10	3
	SUNDRIES *Drs. to Insurance.* For Cost of Insurances made on account of the following this month.				
15	*Francis Barlow,* ....for Prem. on £800 insured on Sugar and Cotton ℔ the Eagle, Denniston, St Kitts to Clyde, at 7 Guin. ℔ Cent. Pol. 44/. Commission ½ ℔ Cent.	65 // 0 // 0			
21	*Meymott & Co.* .....for Prem. on £535 insured on Sugar, Rum, Cotton, and Mahogany, ℔ the Caledonia, Scott, Jamaica to Clyde, at 9 Guin. ℔ Cent. Pol. 33/. Commᵒ. ½ ℔ Cent. ..	54 // 17 // 7			
			119	17	7
31	INSURANCE *Dr. to Sundries.* For the Premiums, Policies, and Commission, as above.				
	To Company Assurance, ...for Prem. on £1335 and Policies, ...	113 // 4 // 1			
	To Commission, ...for ½ ℔ Cent. on ditto, ...	6 // 13 // 6			
			119	17	7
24	SUNDRIES *Drs. to Insurance.* For return of Premium for Convoy and Arrival of the Happy-Return.				
	Tontine Insurance Company, ...£1133 // 6 // 8 at 4 ℔ Cent.	45 // 6 // 8			
	John Alston & Sons, ... 630 // 0 // 0.....	25 // 4 // 0			
	Company Assurance, ...1603 // 13 // 4.....	64 // 3 // 0			
	3367 // 0 // 0		134	13	8
24	INSURANCE *Dr. to Sundries.* For the above, being done on account of the following:				
	To Moses Louis, ...£125 // 0 // 0 at 4 ℔ Cent.	5 // 0 // 0			
	To Sir John Towers, ... 420 // 0 // 0.....	16 // 16 // 0			
	To Samuel Johnson, ... 132 // 0 // 0.....	5 // 5 // 8			
	To Meymott & Co. ..... 360 // 0 // 0.....	14 // 8 // 0			
	To Murray & Waller, ...630 // 0 // 0.....	25 // 4 // 0			
	To Proprietors of Hopewell Estate, 1700 // 0 // 0.....	68 // 0 // 0			
	3367 // 0 // 0		134	13	8

JOURNAL, *October* 1817.

24	SUNDRIES *Drs. to Sundries.*								
	For Duty and Freight on the Import Weight of the Produce consigned us by our Ship the Happy-Return:								
	——*Drs.*——		Duty.		Freight.				
	Sugar on Commission,.....140 Casks,.....		2514	3 10	565//13//10	3079	17	8
	Rum on Commission, ... 52 Pun...		242	14 2	145//12 // 6	388	6	8
	Cotton on Commission, ... 5 Bales,.....		9	4 10	6//18 // 7	16	3	5
	Mahogany on Commission, ... 70 Planks, ...		38	// 3	22//10 // 0	60	10	3
	——*Crs.*——							
	To *Duties,*.....		2804	3 1				
	To *Ship Happy Return,*.....				740//14//11			
						3544	18	//
	SUGAR ON COMMISSION, *Dr. to Sundries,*							
	For Net Proceeds, &c. of the Sales of 45 Hhds. closed this month:							
		S. B. Pa.						
10	To *Matthew Goodair,*..... 12 Hhds. ☞ Atlantic,	due 23d Jan.			651//13//10			
	8 // ☞ St Ann.							
	10 // ☞ Clyde,.....13th Feb.				342 // 2 // 0			
						993	15	10
22	To *Mures, Fordyce, & Co...* 15 // ☞ Ditto,.....24.. // ..				.....	429	16	10
	To *Charges,*				.....	1024	9	4
	To *Interest,*				.....	19	//	//
	To *Commission,*.....				.....	63	5	2
						2530	7	2
	RUM ON COMMISSION, *Dr. to Sundries,*							
14	To *Charges,*				77//11 // 6			
	To *Interest,*				1//10 // 5			
	To *Commission,*				5 // 0//11			
	To *Mures, Fordyce, & Co..* for Net Proceeds of 10 Pun. ☞ the Clyde due 13th Feb. as ☞ S. B. Page				117//14 // 2			
						201	17	//
22	COTTON ON COMMISSION, *Dr. to Sundries.*							
	To *Charges,*				81//10 // 0			
	To *Interest,*				1//11 // 8			
	To *Commission,*.....				11//10 // 3			
	To *Mures, Fordyce, & Co...* for Net Proceeds of 20 Bales ☞ the Clyde due 25 Feb. as ☞ S. B. Page				365//18 // 4			
						460	10	3

REMARKS.—We have selected such transactions in the month of October as can with propriety be Journalized by a second method, containing a sufficient variety. The first example of Store in St. Kitts, &c. and another of Merchandise purchased on the 11th, are omitted.

By the annexed Specimen it will be seen, that accounts are to be opened in the Ledger for every correspondent, and for each article on consignment, with the usual fictitious accounts *posted monthly.* The labour attending the present method, to *that* already given for this Set, is very considerable, yet in no one instance does it answer the purpose better than the former. Should an employer be the proprietor of several articles, as is frequently the case, it requires as many entries at his account as there are articles. *See Mures, Fordyce, & Co.* who being the proprietors of sugar, rum, and cotton, require three lines at the Cr. of their account; whereas, by the former method of having one general account for all *Sales on Commission,* only one line is required.

As the Journal must necessarily be referred to by both methods, in making out an *Account Current,* it will readily be perceived how much labour is avoided by adopting the former method.

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END OF INDEX ON BOOK-KEEPING.

APPENDIX (II.)

CONTAINING

A COMPREHENSIVE VIEW OF THE EXCHANGES BETWEEN THE PRINCIPAL TRADING PLACES OF EUROPE.

EXCHANGE is a Subject closely connected with Merchants Accounts, since in Commercial Transactions with Foreign Countries, it is necessary to know how much Sterling money is equivalent to a certain sum of Foreign money, at a given course of Exchange.

MONIES of EXCHANGE and of ACCOUNT are mostly the same: in some places they are *Imaginary*, as the Pound Sterling, for which there is no corresponding Coin: in other Places *Rea*, as Shillings and Pence.

The COURSE of EXCHANGE is the quantity of the Money of one Country, which is given for a fixed Sum of the Money of another; the former is called the *Uncertain Price*, and the latter the *Certain Price*. Thus England gives a certain Sum (one Pound), for a variable sum of the Money of Holland, Germany, France, and Venice; and she gives an uncertain, or fluctuating Price, for a certain sum or Coin of the Money of other Places; such as, the Piastre or Dollar of Spain; or the Milree of Portugal.

The PAR of EXCHANGE is the Intrinsic Value of the Money of one Country, compared with that of another, both with respect to the Weight and Fineness.

AGIO is the difference between Bank and Current Money; it also means, in those Places where Foreign Coins are Current, the difference between the actual Value of such Coins, and that at which they have been fixed by the Government.

In treating on Exchanges, the following method of arrangement is observed:

I. The Principal Foreign Places with which London has a direct Exchange, and which are mentioned in Lloyd's List, are illustrated with Rules and Examples at full length.

II. These Places Exchanging with one another, with Rules and Examples for calculating the comparative Value of their Monies.

And, III. Places of less Commercial Intercourse, with their Monies of Account, and course of Exchange with London.

It may not be improper to begin by shewing the method of computing the *Agio*; or, in other words, the method of reducing the Bank-Money of any Country into Current-Money, and *vice versa*.

EXAM. Reduce 4596 Guilders, 17 stivers, 8 pennings, Banco, into Current-money, Agio $4\frac{1}{2}$ ℔ Cent.

RULE. *Multiply by* ($4\frac{1}{2}$) *rate of the Agio, and divide the product by* 100, *the quotient is the Agio to be added to the Banco.*

```
        4596//17 // 8
                4½ Agio
      ----------------
      18387//10 // 0
       2298 // 8//12
      ----------------
1,00)206,85//18//12
          20 stiv.          Guil. stiv. pen.
      ----------------
      17,18              Banco, 4596//17 // 8
        16 pen.            Agio. 206//17 // 3
      ----------------
      3,00 Ans.            Cur. 4803//14//11
```

Stated, by Proportion, thus:

```
Ban.  Cur.   Ban.                  As above.
If 100 : 104½ : : 4526//17 // 8 : 4803//14//11
```

Reverse Operation.

EXAM. Reduce 4803 Guilders, 14 stivers, 11 pennings, Currency, into Banco, Agio $4\frac{1}{2}$ ℔ Cent.

RULE. *Multiply by* 100, *and divide by* ($104\frac{1}{2}$) *rate of the Agio.*

```
104½          4803//14//11
  2                 100
-----         ----------------
209           480373 // 8//12
                          2 fraction
          209)960746//17 // 8
Guilders      4596//17 // 8 Banco.  Ans.
```

Stated by Proportion, thus:

```
  Cur.   Ban.   Cur.                guild. stiv.pen.
If 104½ : 100 : : 4803//14//11 : 4596//17 // 8
                                   As before.
```

TABLE I.

Shewing the PARS of Exchange between London and the Principal Trading Places of Europe, resulting from a Comparison of their Gold and Silver Coins.

Places Names.	Gold Coins compared.	One Pound Sterling equal to	Silver Coins Compared.	One Pound Sterling equal to
Amsterdam,	Guinea and Ducat,	35s. 6½d. Flem. Banco,	Crown and ducatoon,	36s. 5d. Flem banco.
Rotterdam,	Guinea and Ryder,	11 flor. 5 stiv. cur.	Crown and florin,	11 flor. 11 stiv. 10 pen. cur.
Hamburgh,	Guinea and Ducat,	34s. 3½d. Flem. Banco,	Crown and mark, banco,	35s. 1d. Flem. banco.
Paris, ...	Guinea and Louis,	25 Liv. 9 sol. 10¾ den.	Eng. & French crowns,	25 Liv. 1 sol. 9½ den.
	Guinea and new piece of 40 Francs,	25 Francs, 21 cents.	Crown and new piece of 5 francs,	24 francs 73 cents.
Venice, ...	Guinea and Zecchin,	46¼ lire picoli.	Crown and ducat,	47½ lire picoli.
		Par in Sterling.		*Par in Sterling.*
Madrid, ...	Guinea and Doubloon,	37⅛d. ℘ dollar of ex.	Crown and hard dollar,	39¼d. ℘ dollar of exch.
Lisbon	Guinea and Joanese,	67½d. ℘ milree,	Crown and crusado,	69½d. ℘ milree.
Leghorn, ...	Guinea and Ruopono,	49d. ℘ pezza,	Crown and francescono,	46¾d. ℘ pezza.
Naples, ...	Guinea and Onza,	42d. ℘ ducat,	Crown and ducat regno,	42¾d. ℘ ducat.
Genoa, ...	Guinea and Zecchin,	48½d. ℘ pezza,	Crown and Genovina,	47¾d. ℘ pezza.

TABLE II.

Shewing the INTRINSIC Value in STERLING of the Monies of Account of Foreign Places.

Places.	Monies.	Val. Ster. s.	d.
Amsterdam,	the pound Flemish banco,	11	0½
	the florin banco, ...	1	10
	the pound Flemish current,	10	6⅓
	the florin current, ...	1	9
Augsburgh,	the gulden of exchange, ...	2	8½
	the gulden currency, ...	2	1⅗
	the gulden, white money,	1	9⅓
Bengal, ...	the current rupee, ...	1	9
Berlin, ...	the rixdollar, gold currency	3	3⅔
	the rixdollar, silver currency	3	0
	the pound banco, ...	4	0¾
Bremen, ...	the rixdollar, ...	3	2⅖
Breslaw, ...	the rixdollar, gold currency	3	3⅔
	the rixdollar, silver cur.....	3	0
	the pound banco, ...	4	0¾
China, ...	the tale, ...	6	8
Copenhagen	the specie reichsthaler.....	4	7¾
	the current reichsthaler, ...	3	9½
Dantzic, ...	the florin,.....	0	9
Dublin, ...	the pound Irish, ...	18	5½
Flanders, ...	the florin of exchange,.....	1	8¼
	the current florin,.....	1	5⅓
Florence, ...	the ducato, ...	4	10¼
	the pezza of 8 reals,.....	3	11⅘
France, ...	the livre tournois,.....	0	9½
	the franc, ...	0	9⅗
Francfort,	the thaler,.....	3	2⅖
	the gulden, ...	2	1⅗
Geneva, ...	the current crown, ...	4	1⅕
	the current livre, ...	1	4⅖
	the florin,.....	0	4⅔
Genoa, ...	the pezza out of bank, ...	4	0
	the scudo di cambio,.	3	2½
	the lira fuori di banco, ...	0	8⅓
Hamburgh,	the pound, Flemish banco,	11	6⅓
	the rix dollar banco,.....	4	7⅓
	the mark banco, ...	1	6½
	the rix dollar currency, ...	3	9
	the mark currency, ...	1	3

Places.	Monies.	Val. Ster. s.	d.
Koninsburg,	the gulden, ...	1	
Madras, ...	the pagoda of 36 fanams, ...	7	10¾
	the rupee of 10 fanams, ...	2	2⅓
Malta, ...	the silver crown, ...	3	4¼
	the copper crown, ...	2	2¾
Martinique,	the livre currency, ...		7
Mexico, ...	the dollar, ...	4	4⅗
Milan, ...	the current scudo, ...	3	9⅓
	the lira currency, ...		7⅘
Naples, ...	the ducat regno, ...	3	6½
Poland, ...	the florin of Great Poland,...		7
	the florin of Little Poland,...	1	2⅕
Portugal,	the milree, ...	5	7½
Prague, ...	the current gulden, ...	2	1⅗
Riga, ...	the albertus rixdollar, ...	4	5¼
Rome, ...	the scudo di stampa d'ora,...	6	9
	the scudo moneta, ...	4	5
Russia, ...	the ruble, ...	2	9½
Sicily, ...	the onza, ...	10	10¾
Smyrna, ...	the piastre,.....	1	1½
Spain, ...	the pistole of exchange,.....	12	9
	the ducat of exchange, ...	4	4¾
	the dollar or piastre of ex,...	3	2¼
	the rial of plate, or silver,...		4¾
	the rial of vellon, or copper.		2½
Sweden, ...	the riksdahler, ...	4	7⅓
Surat, ...	the rupee, ...	2	1
Surinam, ...	the florin, ...	2	1⅕
Trieste, ...	the gulden of 60 kreitzers,	2	1⅔
	the florin of 5 lire, ...	2	0⅕
Turin, ...	the scudo of 6 lire,.....	5	9⅘
	the lira, ...		11⅗
Turkey, ...	the piastre, ...	1	1½
Venice, ..	the lira piccoli, ...		5
Vienna, ...	the current thaler, ...	3	2⅖
	the current gulden, ...	2	1⅗
Zurich, ...	the gulden of exchange,.....	2	3½
	the gulden currency, ...	2	1

ACCOUNTS, in Holland are kept in guilders, stivers, and pennings, and also in pounds Flemish, shillings, and grotes,

16 pennings.....= 2 grot. or 1 stiv.
20 stivers.....= 1 guild. or florin.
40 grotes or pence, Flem. ...= 1 ditto or ditto.
6 guilders, = 1 pound Flem.

And

12 grotes, or pence, Flem.= 1 shilling,
20 shillings = 1 pound Flem.

EXAM. Reduce 4086 florins, 4 stivers, 6 pennings, banco, into sterling, Exchange @ 38/2. Flem. banco, ℔ pound sterling.

RULE. *Multiply by* 40 *(the grotes in* 1 *guilder), and divide by the price of Exchange, reduced into grotes by multiplying it by* 12.

Thus, 4086 // 4 // 6 @ 38/2 ℔ £ Ster.

```
        40          12
     163440         458
  5)      8 = 4 stiv.
          ¾ = 6 pen.
458)163448 ¾.(£356//17 // 6 Ster. Ans.
    1374
     2604      458)8015(17/6.
     2390          458
      3148         3435
      2748         3206
       400          229
        20           12
Carry up 8015       2748
                    2748
```

LONDON ON HAMBURGH.

ACCOUNTS are kept in marks, shillings, and phennings; and in pounds, shillings, and grotes, Flemish.

12 phennings, = 1 shilling, or 2d. Flemish
16 shillings,...= 1 mark, or 32 grotes
2 marks, = 1 dollar.

And

12 grotes or pence = 1 shilling,
20 shillings, = 1 £ Flem. or 7½ marks.

EXAM. Reduce 1416 marks, 1 shilling, 6 phennings banco, into Sterling; Exchange @ 35/4. Flem ℔ pound sterling.

RULE. *Multiply by* 32, *(grotes in* 1 *mark), and divide by the price of Exchange, reduced into grotes by multiplying it by* 12.

Thus, 1416 // 1 // 6 @ 35/4. ℔ £ Ster.

```
      32          12
    2832         424
    4248
½ | 2.....for 1/
½ | 1.....for 6d.
424)45315 (£106//17 // 6 sterling.  Ans.
```

Note, Multiply by 20 for shillings, and 12 for pence.

Reverse Operation.

EXAM. Reduce £356//17 // 6 sterling, into Dutch money exchange @ 38/2. Flem. banco ℔ pound sterling.

RULE. *Mukiply by the price of exchange, reduced into grotes, and divide by* 40.

Thus, £356//17 // 6 sterling, @ 38/2. ℔ £

```
      458                12
     2848               458
    1780
   1424
½ |  229.....for 10/.
½ |  114//10..... 5/.
½ |   57 // 5..... 2/6.      Banco.
4,0)163448//15              guil. stiv. pen.
          4086 // 8//15 = 4086 // 4 // 6
                 20          Answer.
          40)175
               4//15 × 16 &c.
```

Value of Usances for Bills drawn from
England and France..... 1 month after date.
Italy, Portugal, and Spain, 2 months after date.
Dantzic and Koningsberg 40 a. 70 days af. date.
Germany and Switzerland 14 days after sight.

There are 6 days of Grace, Sundays and holidays included, for Bills of Exchange, drawn in current money; but for those drawn in bank money, no days of grace are generally allowed, and Bills are protested on the second or third day after they become due.

HAMBURGH ON LONDON.

Reverse Operation.

EXAM. Reduce £106//17 // 6 sterling into marks and shillings Hambro' @ 35/4. Flem. banco, ℔ £ sterling.

RULE. *Multiply by the price of Exchange, reduced into grotes, and divide by* 32.

Thus, £106//17 // 6, @ 35/4 ℔ £ ster.

```
      424          12
      424         424
     212
    424
½ | 212.....for 10/.
½ | 106 ..... 5/.
½ |  43 ..... 2/6.
32)45315(1416 Mar. 1 shil. 6 phen. Ans.
```

Value of Usances for Bills drawn from
England and France.....1 month after date.
Italy, Portugal, and Spain 2 months after date.

There are 12 days of Grace, Sundays and holidays included; but Bills due on Sunday, or on a holiday, must be paid or protested the day before.

The difference between *Bank* and *Current* Money runs from 18 to 26 ℔ Cent.

ACCOUNTS in France are kept in livres, sous, and deniers, and also in Francs and cents.*

12 deniers,..... = ...1 sou or sol,
20 sous,..... = ...1 livre,
3 livers,..... = ...1 ecu or crown.

EXAM. Reduce 3222 livres, 2 sous, 9 deniers, into English money, Exchange at 25 livres, 14 sous, ₩ £ sterling.

RULE. *Divide the sum by the price of Exchange, after reducing both into sous, (by multiplying by 20.)* Liv.

```
Thus, 25//14 )3222 // 2 // 9
        20        20
       514   )64442//15(£125 // 7 // 6 Ans.
             514
             1304
             1028
              2762
              2570
               192
                20
              3855
              3598
               257
                12
              3084
              3084
```


* 10 centimes,..... ..... = 1 decime
10 decimes, or 100 cents, = 1 franc
80 francs,..... ..... = 81 livres.

EXAM. Reduce 2545 francs, 41 cents, into English money; Exchange 24 francs, 80 cents, ₩ £ sterling.

```
Thus,
24,80)2545,41(£102 // 12 // 9 English money.
      2480                          Ans.
       6541
       4960
       1581
         20
       31620
       2480
        6820
        4960
        1860
          12
       22320
       22320
```


Reverse Operation.

EXAM. Reduce £125 // 7 // 6 sterling into livres tournois, Exchange 25 livres, 14 sous, ₩ £ sterling.

RULE. *Multiply the pounds by the number of livres in the Exchange, and take parts for the lower denominations in each.*

```
Thus, £125 // 7 // 6
        25//14
        625
       250
10 sous  =   62//10
4 do.    =   25 // 0
5 sh.    =    6 // 8 // 6
2 sh. 6d. =   3 // 4 // 3
Livres 3222 // 2so.9 den. Ans.
```

Value of Usances for Bills drawn from Portugal and Spain, ...60 days after date. London, and other Countries, 30 days ditto.

There are 10 days of Grace, but Bills drawn at sight, or at a fixed term, must be paid or protested after they are due. No days of Grace are allowed at Lyons.

Reverse Operations.

EXAM. Reduce £102 // 12 // 9 sterling into francs and cents; Exchange, 24 francs, 80 cents, ₩ £ sterling.

RULE. *Multiply the pounds by the francs in the Exchange, and take parts for the lower denominations in each.*

```
Thus, £102//12 // 9
        24
       408
      204
for 80 cents, .....81//60
10s. .....12//40
2s. ..... 2//48
9d. .....  93
Francs 2545//41 cents. Ans.
```

N. B.—To reduce livres to francs, multiply by 80 and divide by 81; and to reduce francs to livres, multiply by 81 and divide by 80.

The reason is, that the franc or new livre = 243 Deniers, being 1¼ per Cent better than the old livre Tournois, which = 240 deniers.

ACCOUNTS in Spain, are principally kept in piastres, rials, and marvedies.

34 marvedies, = 1 rial,
8 rials, = 1 dollar or piastre of exch.
375 marvedies, = 1 ducat,
4 dols. or pias. = 1 piastre of exchange,
272 ducats of exchange = 375 dollars ditto.

The dollar, or ducat of exchange, are each divided into 20 sueldos, and a sueldo into 12 deneros.

EXAMPLE. Reduce 2643 dollars, 6 rials, 17 marvedies, into sterling, Exchange 35½d ℔ dollar.

RULE. *Multiply by the price of exchange, and the product will be the answer in pence.*

```
Thus, 2643 // 6//17
        35½
      13215
      7929
½ | 1321½
½ |   17¾ =  4 rials.
½ |    8¾ =  2 ditto.
¼ |    2¼ = 17 marvedies.
12 | 93855½ nearly.
20 |  7821 // 3½
   | £ 391 // 1 // 3½ Sterling Answer.
```

The Money of Spain is distinguished into Plate and Vellon, and the former is to the latter as 32 to 17—that is, 32 rials vellon = 17 rials of plate. In exchanges with England, plate only is used. A difference is sometimes made between the *Effective* money of Spain and the Government Paper, which has been of late at a discount.

Reverse Operation.

EXAM. Reduce £391 // 1 // 3 sterling, into dollars, @ 35½d ℔ dollar of exchange.

```
£391 // 1 // 3          35½d.
    20                   2
  7821                  71
    12
  93855
      2
71)187710(  dolls. rials. mar.
   142      2643 // 6 // 14 Ans.
    457
    426
     311      30
     284      34
      270    1020
      213      71
       57     310
        8     284
       456     26
       426
Carry up 30
```

Value of Usances for Bills drawn from England, France, and Italy; 60 days after date, Amsterdam, amd Hamburgh, 2 months after date: 14 days of Grace are only allowed on Bills accepted.

Usance at Cadiz for Bills drawn from France, is 1 month after date; other Countries 60 days after date: there are 6 days of Grace. At Bilboa, the Usance of Bills drawn from France, is 1 month; and from other Countries, 2 months after date: there are 14 days of Grace.

LONDON ON LISBON.

ACCOUNTS are kept in Portugal in milrees and rees, distinguished thus: 5660 . 880...Exchange in London at so many the milree.

400 rees = 1 crusado.
1000 rees = 1 milree.

EXAM. Reduce 566 milrees, 880 rees, into sterling. Exchange @ 62½d. ℔ milree.

RULE. *Multiply by the price of Exchange, (cutting of the 3 right hand figures for dividing by 1000), the result will be the answer in pence.*

```
      mil.  rees.
Thus, 566 . 880
          62½d.
        1133760
       3401280
        283440
12 | 35430,000 pence,
2,0 |  2952 // 6
    | £147//12 // 6 sterling Answer.
```

LISBON ON LONDON.

Reverse Operation.

EXAM. Reduce @ £147//12 // 6 Sterling, into milrees, Exchange 62½d. ℔ milree.

```
Thus, £147//12 // 6
          20
        2952
          12
62½ )  35430
  2 )      2 (  mils. rees.
 125 )  70860 (  566 . 880 Answer.
        625 &c.
```

Value of Usances for Bills drawn from

England, ...30 days after sight.
France, ...60 days after date.
Amsterdam and Hamburgh, 2 months after date.
Italy,... ..... 3 months after date.
Spain, ... 15 days after sight.

N. B. Payments are made in Portugal in legal money, that is, one half in *Effective* money, and the remainder in paper money.

ACCOUNTS are kept in *pezze* or dollars, *soldi*, and *denari*, each divided into 8 Rials, and exchanges with London at an uncertain number of pence ℔ dollar,

12 denari, = 1 soldi.
20 soldi,... = 1 dollar of exchange.

EXAM Reduce 664 dollars, 7 soldi, 6 denari, into sterling @ 48d. ℔ dollar of 8 rials.

RULE. *Multiply by the price of Exchange, and the product will be the answer in the same name as the Exchange,*

Thus, 664 // 7 // 6
¼ | 4/. = 48d.
2656
½ | 1.....= 5 soldi.
0 // 6 = 2 sol. 6 den.
2,0 | 2667 // 6
£132//17 // 6 Sterling Answer.

Reverse Operation.

EXAM. Reduce £132//17 // 6 sterling, into dollars, Exchange @ 48d. ℔ dollar.

Thus, 132//17 // 6
20
4)2657½
2 2
8)5315 Sixpences.
Dollars 664, 7 sol. 6 den. Answer.

Value of Usances for Bills drawn from England and Portugal .....3 mos. after date.
Hamburgh Holland, Spain, ...2 mos. after date.
France,.....30 days after date.
Genoa, Milan, Switzerland, ... 8 days after sight

There are no days of Grace; but Bills of exchange are paid only on Mondays, Wednesdays, and Fridays.

LONDON ON NAPLES.

ACCOUNTS are kept in ducats and grains regno.

10 grains.....= 1 carlin.
10 carlins or 100 grains,.....= 1 ducat regno.

EXAM. Reduce 1014 ducats, 16 grains, into sterling, exchange 37½ ℔ ducat regno.

RULE. *Multiply by (37½) price of Exchange, the product is pence, which reduce to pounds, by dividing by 12 and by 20.*

Thus, 1014//16
37½
7098
3042
507
6 = for 16 grains.
12 | 38031
2,0 | 3169 // 3d.
£158 // 9 // 3 Sterling Answer.

NAPLES ON LONDON.

Reverse Operation.

EXAM. Reduce £158 // 9 // 3 sterling, into ducats and grains, Exchange @ 37½d. ℔ ducat regno.

Thus 158 // 9 // 3
20
3169
12
37½)38031
2 2 ducats. grains.
75)76062(1014 // 16 Answer.
75
106
75
312
300
12
100
1200
75
450
450

The Value of Usance for Bills drawn from London, is 3 months after date.
There are 3 days of Grace.

ACCOUNTS are kept in lire, soldi, and denari, fuori di banco, (or out of bank.)

Genoa negociates their exchanges with London like Leghorn, dividing their peeze, ducats, or dollars, into soldi and denari.

12 denari, = 1 soldi,
20 soldi... = 1 pezza,
1 pezza, = 5 lire banco, or 5¼ lire, or 115 soldi fuori di banco.

EXAM. Reduce 1277 peeze, 13 soldi, 4 denari, into sterling, Exchange 45d. ℔ pezza.

RULE. *Multiply by the price of Exchange, and take a proportional part of the lower denomination into the sum, and the product is the answer in pence.*

Thus, 1277//13 // 4
45d.
6385
5108
½ ⅓) 22½ = 10 soldi.
7½ = 3 do. 4 denari.
12) 57495
20) 4791 // 3
£239//11 // 3 Sterling, Answer.

GENOA ON LONDON.

Reverse Operation.

EXAM. Reduce £239//11 // 3 sterling, into Pezze, &c. Exchange @ 45d. ℔ pezza.

Thus, 239//11 // 3
20
4791
12 pezze. = sol. den.
45d.)57495(1277 // 13 // 4 Answer.
45
124
90
349
315
345
315
30
20
600
45
150
135 &c.

Value of Usances for Bills drawn from London and Lisbon .....3 mos. after date.
Amsterdam, Hamburgh, Spain 2 mos after date.
Leghorn and Milan .....8 days after sight.

There are 30 days of Grace; but Bills are generally protested in the week after they are due.

LONDON ON VENICE.

ACCOUNTS are kept in lire, soldi, and denari piccoli. Exchange with London at a certain number of livres, or lire piccoli, for the pound sterling.

12 denari,.....= 1 soldi.
20 soldi.....= 1 lire.

EXAM. Reduce 14783 lire, 3 soldi. 9 denari piccoli, into Sterling, Exchange 59 lire ℔ pound Sterling.

RULE. *Divide the lire or livres by the price of Exchange, and multiply the remainder by 20 and 12 for shillings and pence, adding in the soldi and denari if any.*

Thus, 59)14783 // 3 // 9(£250//11 // 3 Ans.
118
298
295
33
20
663
59
73
59
14
12
177
177

VENICE ON LONDON.

Reverse Operation.

EXAM. Reduce £250//11//3 sterling, into lire piccoli, Exchange 59 lire ℔ £ sterling.

Thus, £250//11 // 3
59
2250
1250
11/28 | 29//10 soldi = 10 shillings.
3//13 // 9 = 1 do. 3d.
Lire 14783, 3 sol. 9 den. Ans.

The Value of Usances for Bills drawn from London, is 3 months after date; from Amsterdam, Hamburgh, France, and Spain, 2 months after date.

There are 6 days of Grace, exclusive of Sundays and holidays.

ACCOUNTS in Ireland are kept in pounds, shillings, and pence, as in England; but British money is $8\frac{1}{3}$ ℘ Cent. better than Irish: therefore:

12 pounds British, = 13 pounds Irish, or
1 shilling English, = 13 pence Irish.

The course of exchange runs from 6 to 16 ℘ Cent.

EXAM. Reduce £813 // 3 // 6 Irish, into British sterling, exchange at par or $8\frac{1}{3}$ ℘ Cent.

RULE. *As the British shilling is equal to* 13*d. Irish, deduct* $\frac{1}{13}$ *from the Irish, which reduces it to sterling.*

Deduct $\frac{1}{13}$)813 // 3 // 6 Irish.
62 // 11 // 0

Ans. £750 // 12 // 6 British sterling.

LONDON ON AMERICA.

Accounts are kept in dollars and cents, and America exchanges with London at par, or at so much ℘ cent. either above or below par.

100 cents..... = 1 dollar, par 4/6. sterling.
40 dollars ... = 9 pounds sterling at par.

EXAM. Required what sum in sterling should a Bill be drawn for, to remit 3533 dollars, 33 cents, when the exchange is 6 per Cent. prem.

RULE. *As* 100 *with the prem. added (or discount subtracted), is to* 100, *so is the sum given to the number of dollars at* 4/6. *required.*

gross. net.
If 106 : 100 : : 3533 // 33 dolls. cents.

106)353333 ($\frac{1}{3}$, $\frac{1}{8}$) | 3333 // 33
318 | 666 // 666 = 4/.
353 | 83 // 334 = 6d.
318 | £750 sterling.
353
318
353
318
35
100
3500
318
320
318
2

DUBLIN ON LONDON.

Revese Operation.

EXAM. Reduce £750 // 12 // 6 British into Irish sterling, exchange at Par.

Add. $\frac{1}{13}$)750 // 12 // 6 Sterling.
62 // 11 // 0

Ans. £813 // 3 // 6 Irish.

Bills drawn from London on Dublin are generally either at 21 days' sight, or 30 days' date; also at 31 days' sight, 45 days' date, and 60 days' date; and the price of exchange is stipulated accordingly. Thus, if the course be $12\frac{1}{4}$ at 21 days, it will be $12\frac{1}{8}$ at 31 days, $12\frac{1}{2}$ at 45 days, and $12\frac{3}{4}$ at 60 days, each advance being nearly equal to the interest for the corresponding time.

AMERICA ON LONDON.

Reverse Operation.

EXAM. Find the value in Dollars, of a Bill of exchange drawn on London for £750, sterling, negociated at a premium of 6 ℘ Cent.

RULE. *Reduce the sum into dollars, by multiplying by* 40, *and dividing by* 9; *then add the premium, or deduct the discount* ℘ *Cent.*

£750 Sterling..... = doll. 3333 // 33
Add prem. 6 ℘ Cent..... 200
Value of the Bill in Dollars .....3533 // 33

Currencies
OF THE UNITED STATES,

With Rules for reducing them into sterling.

In Georgia and South Carolina, a Dollar being worth 4/6. currency, is at par: therefore,
£100 currency..... = £100 sterling.

In New England and Virginia, the Dollar is worth 6/. currency: therefore,
£$133\frac{1}{3}$ currency ..... = £100 sterling.
To reduce this currency into Sterling, deduct $\frac{1}{4}$.

In Delaware, Maryland, New Jersey, and Pennsylvania, a dollar is worth 7/6. currency, therefore,
£$166\frac{2}{3}$ currency..... = £100 sterling.
To reduce this currency into sterling, multiply by 3, *and divide by* 5.

In New York, and North Carolina, a Dollar is worth 8/. currency: therefore,
£$177\frac{7}{9}$ currency ..... = £100 sterling.
To reduce this currency into sterling, take $\frac{1}{2}$ *and add* $\frac{1}{9}$.

ACCOUNTS are kept in pounds, shillings, and pence currency.

£140 currency = £100 sterling.

A hard, or Spanish dollar, is valued at 6/8. currency.

Bills and Dollars generally bear a *premium.*

EXAM. What is the value in Currency of a Bill for £573 // 12 // 6 sterling, purchased or sold at a premium of 10 ℔ Cent?

RULE. *If* 100 *Pounds sterling be equal to* 140 *Pounds Currency, what will the given sum be equal to?*

Thus, If 100 140 : : 573//12 // 6
5 7 7

5)4015 // 7 // 6

$\frac{1}{10}$) 803 // 1 // 6

80 // 6 // 2 Premium.

Cost of the Bill, £883 // 7 // 8 Currency.

EAST INDIES.

Monies of Exchange.

Bombay.

100 rees = 1 quarter.
4 qrs or 400 rees = 1 rupee.

Calcutta.

12 pices = 1 anna.
16 annas, or 192 pices = 1 rupee.
116 Current rupees = 100 sicca rupees.

Agreeable to the decision of the Calcutta Customs, Great Britain gives 1 pound sterling for 13 sicca rupees.

Madras.

8 pices = 1 fanam.
36 fanams, or 288 pices = 1 pagoda.

Course of Exchange.

Uncertain Prices, Certain Prices.

Bombay....rec....2/6....for 1 rupee.
Calcutta,...rec....2/8....for 1 Sicca rupee.
Madras, ...rec....8/9....for 1 Star pagoda.

EXAM. What is the value in sterling of 4800 dollars, purchased at a premium of 3¾ ℔ Cent?

$\frac{1}{10}$ | 4800 dollars.
$\frac{1}{2}$ | 120 = 2½ ℔ Ct.
60 = 1¼

$\frac{1}{3}$)4980 dol. at 6/8. = 3¾

Cur. Ster.
If 140 : 100 : : 1660 Currency.
5
7 5
7)8300

Ans. £1185 // 14 // 3 Sterling.

In the above Example, we first add the premium, calculating on the number of Dollars given: next, we find the value of the dollars in currency; and this is done by taking $\frac{1}{3}$ part of the number, each Dollar being 6/8. currency. Lastly, we reduce this currency into sterling by proportion.

LONDON ON THE EAST INDIES.

EXAM. Reduce 2560 Rupees into sterling, exchange @ 2/6. ℔ Rupee of Bombay.

$\frac{1}{8}$)2560

Ans. £320 sterling.

EXAM. Reduce 2560 rupees into sterling, exchange @ 2/8. ℔ rupee of Calcutta.

$\frac{1}{10}$ | 2560
$\frac{1}{3}$ | 256 = 2/.
85 // 6 // 8 = 8*d.*

Ans. £341 // 6 // 8 sterling.

EXAM. Reduce 1560 pagodas into sterling, exchange @ 8/9. ℔ pagoda of Madras.

$\frac{1}{2}$ | 2560
Deduct $\frac{1}{8}$ | 280 = 10/.
160 = 1/3.

Ans. £1120 sterling, 8/9.

HAMBURGH, Receives 34½ stivers banco.....for 1 dollar banco.
ditto 106 florins current.....for 120 marks banco.

EXAMPLE 1.

Reduce 3746 Marks, 5 shillings, 4 pennings, banco, into guilders or florins, Exchange 34½ stivers banco, as above.

RULE. I. guil. stiv. pen.

Multiply by (34½) *price of Exchange, and divide by* 40.

Answer, 3231 // 4 // 4 banco.

EXAMPLE II.

Reduce 2854 marks, 8 shillings banco, into florins current, Exchange @ 106 florins, current for 120 marks banco, as above.

RULE II.

Multiply by (106) *price of Exchange, and divide the product by* 120 *marks.*

Answer, 2521 // 9 // 8 cur.

PARIS, ... Rec. 54 grotes Flemish.....for 3 francs.

EXAMPLE.

Reduce 1056 francs, 75 cents, into guilders banco, at the above Exchange.

RULE.

Multiply by (54) *price of Exchange, and divide by* 120.

Answer, 475//10//12 banco.

MADRID, ... Rec. 88 grotes Flemish.....for 1 ducat of Ex.

EXAMPLE.

Reduce 350 ducats, 17 sueldos, 6 dineros of Exchange, into florins, at the above Exchange.

RULE.

Multiply, by (48) *price of Exchange, and divide by* 48 *grotes.*

Answer, 781//18 // 6 ditto.

LISBON,..... Rec. 45 grotes Flemish.....for 1 crusado.

EXAMPLE.

Reduce 669 crusadoes, 200 rees, into guilders, at the above Exchange.

RULE.

Multiply by (45) *price of Exchange, and divide by* 40, *as before.*

Answer, 753 // 3//12 ditto.

LEGHORN,... Rec. 88 grotes Flemish.....for 1 pezza of 8 rials.

EXAMPLE.

Reduce 675 pezze, 17 soldi, 6 denari, into florins, at the above Exchange.

RULE.

Multiply by (88) *price of Exchange, and divide by* 40, *as above.*

Answer, 1486//18 // 8 ditto.

GENOA ..... Rec. 85 grotes Flemish.....for 1 pezza, out of bank.

EXAMPLE.

Reduce 572 pezze fuori di banco, (or out of bank,) into guilders banco, at the above Exchange.

RULE.

Multiply by (85) *price of Exchange, and divide by* 40, *as above.*

Answer, 1250//10 // 0 ditto.

AMSTERDAM, Gives 34½ stivers banco .....for 2 marks banco.
..... 106 florins current.....for 120 marks banco.

EXAMPLE I.

Reduce 3231 guilders, 4 stivers, 4 pennings banco, into marks, Hambro' banco, at the above Exchange.

RULE I. Mar. shil. phen.

Multiply by 40, *and divide by* (34½) *price of Exchange.*

Answer, 3746 // 5 // 4 banco.

EXAMPLE II.

Reduce 2521 florins, 9 stivers, 8 pennings current, into marks banco, at the above exchange.

RULE II.

Multiply by 120 *marks, and divide by* (106) *price of Exchange.* *Answer,* 2854 // 8 // 0 banco.

PARIS, ...Rec. 25½ shillings banco.....for 3 francs.

EXAMPLE.

Reduce 2760 francs, 25 cents, into marks banco, at the above Exchange.

RULE.

Multiply by (25½) *price of Exchange, and divide by* 48.

Answer, 1466 // 6 // 1 banco.

MADRID, ... Rec. 84 grotes, Flemish banco.....for 1 ducat.

EXAMPLE.

Reduce 452 ducats, 17 sueldos, 6 dineros of exchange, into marks banco, at the above Exchange.

RULE.

Multiply by (84) *price of Exchange, and divide by* 32 *grotes.*

Answer, 1188 // 12 // 9 banco.

LISBON, ...Rec. 42½ grotes Flemish.....for 1 crusado.

EXAMPLE.

Reduce 534 crusados, 160 rees, into marks banco, at the above Exchange.

RULE.

Multiply by (42½) *price of Exchange, and divide by* 32, *as before.* *Answer,* 709 // 12 // 0 banco.

LEGHORN, ...Rec. 84 grotes Flemish.....for 1 pezza of 8 rials.

EXAMPLE.

Reduce 354 pezze, 17 soldi, 6 denari, into marks banco, at the above Exchange.

RULE.

Multiply by (84) *price of Exchange, and divide by* 32, *as before.* *Answer,* 931 // 8 // 9 banco.

GENOA. ..... Rec. 78 grotes Flemish .....for 1 pezza of 115 soldi.

EXAMPLE.

Reduce 424 pezze, 18 soldi, 4 denari out of bank, into marks banco, at the above exchange.

RULE.

Multiply by (78) *price of Exchange, and divide by* 32, *as before.* *Answer,* 1035 // 11 // 9 banco.

AMSTERDAM, Gives 54 grotes Flemish.....for 3 francs.

EXAMPLE. Reduce 475 guilders, 10 stivers, 12 pennings banco, into francs and cents, at the above Exchange.

RULE. *Multiply by* 120, *and divide by* (54 *grotes*) *price of Exchange.* — fran. cents. *Answer,* 1056 // 75

HAMBURGH,... Rec. 189 francs.....for 100 marks banco.
Gives 25½ shillings banco.....for 3 francs.

EXAM. I. Reduce 412 marks, 12 shillings, 6 pennings banco, into livres &c. at the Exchange of 196 livres for 100 marks banco.

RULE I. *Multiply by* (196) *price of Exchange, and divide by* 100 *marks.* — liv. sous. *Answer,* 809 // 1.*

EXAM II. Reduce 1466 marks, 6 shillings, 1 pen. banco, into francs and cents, at the above Exchange.

RULE II. *Multiply by* 48, *and divide by* (25½) *price of Exchange,* — fran. cents. *Answer,* 2760 // 24

MADRID,..... ...Rec. 14 francs, 90 cents, or about 15 livres Tonrnois, for 1 pistole of Exchange.
Rec. 3 francs, 80 cents, or 76 sous Tournois, for 1 dollar of Exchange.

EXAM. I. Reduce 187 pistoles, 22 rials plate, into livres and sous, at the Exchange of 14 livres, 8 sous ℔ pistole.

RULE I. *Multiply by the livres in the Exchange, and take parts for the lower names* — liv sous. *Answer,* 2702 // 14

EXAM. II. Reduce 290 dollars, 7 rials, 17 marvedies plate, into livres, &c. Exchange 76 sous ℔ dollar.

RULE II. *Multiply by* 76, *and divide by* 20 *sous.* — liv. sous. den. *Answer,* 1105 // 11 // 3

LISBON.....Gives 460 rees.....for 3 francs.

EXAM. Reduce 135,815 rees into francs and cents, at the above Exchange.

RULE. *Multiply by* 3 *francs, and divide by* (460) *price of Exchange.* — fran. cents. *Answer,* 885 // 75

LEGHORN, ...Rec. 104 sous in francs, or about 5 francs.....for 1 pezza or dollar.

EXAM. Reduce 760 pezze, 7 soldi, 6 denari, into francs and cents, at the above Exchange.

RULE. *Multiply by* (104) *price of Exchange, and divide by* 20 *sous.* — fran. cents. *Answer,* 3953 // 95

GENOA.....Rec. 96 sous in francs.....for 1 pezza of 115 soldi fuori di banco.

EXAM. Reduce 240 pezze, 7 soldi, 6 denari, out of the bank, into francs and cents, Exchange as above.

RULE. *Multiply by* (96) *price of Exchange, and divide by* 20 *sous.* — fran. cents *Answer,* 1153 // 80

* To reduce Livres into Francs, and the contrary, see PARIS on LONDON, page 407.

AMSTERDAM, gives 88 grotes Flemish..... ...for 1 ducat of Exchange.

EXAMPLE.

Reduce 640 guilders banco, into dollars, &c. at the above Exchange.

RULE. dolls. rials. mar.

Multiply by (1875) and divide by the product of 34 multiplied by (88) price of Exchange. *Answer,* 401 // 0 // 18

HAMBURGH,....Gives 83¾ grotes Flemish.....for 1 ducat of Exchange.

EXAMPLE.

Reduce 854 marks, 4 shillings banco into dollars of plate, at the above exchange.

RULE. dolls.

Multiply by 750, and divide by the product of 17 multiplied by (83¾) price of Exchange. *Answer,* 450 of plate

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PARIS, ...Gives 14 livres, 8 sous, ...for 1 pistole of Exchange.
..... 76 sous .....for 1 dollar or piastre.

EXAMPLE I.

Reduce 2702 livres, 14 sous Tournois, into dollars and rials plate; Exchange 14 livres, 8 sous, as above.

RULE I.

Multiply by 4 dollars, and divide by (14 liv. 8 sous) price of Exchange. *Answer,* 750 // 6 plate.

EXAMPLE II.

Reduce 1105 livres, 11 sous, 3 deniers tournois, into dollars, rials, marvedies, and plate; Exchange 76 sous as above.

RULE II.

Multiply by 20 sous, and divide by (76) price of Exchange.
Answer, 290 // 7 // 17 plate.

LISBON, ...Gives 2256 rees.....for 1 pistole of Exchange.

EXAMPLE.

Reduce 25,4030 rees, into dollars, rials, and marvedies, at the above Exchange.

RULE.

Multiply by 4 dollars, and divide by (2256) price of Exchange. *Answer,* 450 // 3 // 8 plate.

LEGHORN, ...Rec. 136 dollars of Exch.....for 100 pezze of 8 rials.

EXAMPLE.

Reduce 240 pezze, 12 soldi, 6 denari, into dollars and rials plate, Exchange as above.

RULE.

Multiply by (136) price of Exchange, and divide by 100 pezze. *Answer,* 327 // 2 plate.

GENOA,.....Rec. 126 dollars of Exch.....for 100 pezze out of bank.

EXAMPLE.

Reduce 192 pezze, 14 soldi, 2 denari, into dollars of Spain; Exchange as above.

RULE.

Multiply by (126) price of Exchange, and divide by 100, as before. *Answer,* 242 // 6 // 17 plate.

AMSTERDAM, ...Gives 45 grotes Flemish .....for 1 crusado of 400 rees.

EXAMPLE.

Reduce 753 guilders, 3 stivers, 12 pennings banco, into rees and milrees, at the above Exchange.

RULE. milrees. rees.

Multiply by 16,000, *and divide by (45 grotes,) price of Exchange.* *Answer,* 669 crusadoes, 200 rees, = 267 // 800

HAMBURGH, ...Gives 42½ grotes Flemish .....for 1 crusado of 400 rees.

EXAMPLE.

Reduce 709 marks, 12 shillings banco, into rees and milrees, as above.

RULE.

Multiply by 12,800, *and divide by (42½ grotes,) price of Exchange.* *Answer,* 534 crusadoes, 160 rees=213 // 760

PARIS .....Rec. 460 rees .....for 3 francs.

EXAMPLE.

Reduce 885 francs, 75 cents, into rees and milrees, at the above Exchange.

RULE.

Multiply by (460) *price of Exchange, and divide by* 3 *francs.* *Answer,* 135 // 815

MADRID,.....Rec. 2256 rees..... .....for 1 pistole of Exchange.

EXAMPLE.

Reduce 450 dollars, 3 rials, 9 marvedies plate, into rees and milrees, at the above Exchange.

RULE.

Multiply by (2256) price of Exchange, and divide by 4 *dollars.* *Answer,* 254 // 30

LEGHORN,.....Rec. 840 rees .....for 1 pezza of 8 rials.

EXAMPLE.

Reduce 756 pezze, 17 soldi, 6 denari, into rees and milrees, at the above Exchange.

RULE.

Multiply by (840) price of Exchange, and of which take parts for the lower denominations in the given sum. *Answer* 635 // 775

GENOA.....Rec. 720 rees.....for 1 pezza, or dollar out of bank.

EXAMPLE.

Reduce 317 pezze, 16 soldi, 6 denari, fuori di banco, into rees and milrees, at the above Exchange.

RULE.

Multiply by (720) price of Exchange, of which take parts of the lower denominations, as before. *Answer,* 228 // 834.

AMSTERDAM ....Gives 88 grotes Flemish .....for 1 pezza or dollar.

EXAMPLE.

Reduce 1486 guilders, 18 stivers, 8 pennings banco, into dollars or pezze, at the above Exchange.

RULE. pez. sol. den.

Multiply by 40 *grotes, and divide by* (88) *price of Exchange.*

Answer, 675 // 17 // 6

HAMBURGH, ...Gives 84 grotes Flemish.....for 1 dollar or pezza.

EXAMPLE.

Reduce 931 marks, 8 shillings, 9 pennings banco, into pezze, at the above Exchange,

RULE.

Multiply by 32 *grotes, and divide by* (84) *price of Exchange.*

Answer, 354 // 17 // 6

PARIS .....Gives 104 sous in francs.....for 1 dollar, or pezza.

EXAMPLE.

Reduce 3953 francs, 95 cents, into dollars, or pezze, at the above exchange.

RULE.

Multiply by 20 *sous, and divide by* (104) *price of Exchange.* *Answer,* 760 // 7 // 6

MADRID .....Gives 136 dollars of Exchange..... for 100 pezze of 8 rials.

EXAMPLE.

Reduce 327 dollars, 2 rials plate, into pezze, or dollars, at the above Exchange.

RULE.

Multiply by 100 *pezze, and divide by* (136) *price of Exchange.* *Answer,* 240 // 12 // 6

LISBON.....Gives 840 rees.....for 1 pezza, or dollar,

EXAMPLE.

Reduce 635 milrees, 775 rees, into pezze, or dollars, at the above Exchange.

RULE.

Divide by (840) *price of Exchange, and multiply by* 20, *and by* 12, *for the lower names.* *Answer,* 756 // 17 // 6

GENOA.....Gives 124 soldi out of bank .....for 1 pezza, or dollar.

EXAMPLE.

Reduce 227 pezze, 6 soldi, 8 denari, out of bank, into pezze, or dollars, at the above Exchange,

RULE.

Multiply by 115 *soldi, and divide by* (124) *price of Exchange,* *Answer,* 210 // 16 // 8

VENICE.....Gives 11 lire, 18 soldi piccoli..... ...for 1 pezza.

EXAMPLE.

Reduce 2342 lire, 16 soldi, 3 denari piccoli, into pezze, or dollars, at the above Exchange.

RULE.

Divide by the price of Exchange reduced into soldi, by multiplying it by 20. *Answer,* 196//17 // 6

AMSTERDAM.....Gives 85 grotes Flemish...for 1 pezza of 5¾ lire, fuori di banco.

EXAM. Reduce 1215 guilders, 10 stivers banco, into livres and pezze, at the above Exchange.

RULE. *Multiply by* 230, *divide the product by* (85) *price of Exchange, the quotient is lire; which divide by* 5¾ *for pezze.* *Answer,* 572 *pezze,* = 3289 lire. 0 sol. 0 den.

HAMBURGH .....Rec. 46½ soldi out of bank.....for 1 mark Hambro' Banco.

EXAM. Reduce 789 marks, 13 shillings, 4 pennings banco, into lire, soldi, and denari, out of bank, at the above Exchange.

RULE. *Multiply by* (46½) *price of Exchange, and divide by* 20 *soldi.*

Answer, 1836 lire. 7 sol. 3 den. out of bank.

PARIS .....Gives 96 sous in francs.....for 1 pezza of 5¾ lire out of bank.

EXAM. Reduce 1153 francs, 80 cents, into lire, &c. out of bank, at the above Exchange.

RULE. *Multiply by* 115 *soldi, and divide by* (96) *price of Exchange.* *Answer,* 240 pezze, 7 sol. 6 den. =1382 lire. 3 sol. 1½ den. ditto.

MADRID .....Gives 660 marvedies of plate, for 1 gold crown of 10 lire, 14 soldi fuori di banco.

EXAM. Reduce 485 dollars, 7 rials, 7 marvedies plate, into lire, soldi, and denari, fuori di banco, at the above Exchange.

RULE. *Reduce the sum into marvedies; multiply the product by* 10 *lire,* 14 *soldi, and divide by* (660) *price of Exchange.* *Answer,* 2142 lire. 13 sol. 6 ditto.

LISBON,.....Gives 720 rees,.....for 1 pezza of 5¾ lire fuori di banco.

EXAM. Reduce 228,834 rees, into lire, soldi, and denari out of bank, at the above Exchange.

RULE. *Multiply by* 5¾ *lire, and divide by* (720) *price of Exchange.* *Answer,* 317 pezze, 16 sol, 6 den.=1827 lire. 9 sol. 10½ ditto.

LEGHORN,.....Rec. 124 soldi out of bank..... .....for 1 pezza of 8 rials.

EXAM. Reduce 210 pezze, 16 soldi, 8 denari, into lire, &c. out of bank, at the above Exchange.

RULE. *Multiply by* (124) *price of Exchange, and divide by* 20 *soldi.* *Answer,* 1307 lire. 3 sol. 4 ditto.

VENICE,.....Gives 38 soldi piccoli .....for 1 lire out of bank.

EXAM. Reduce 1820 lire, 16 soldi, 8 denari piccoli, into lire money out of bank, Exchange as above.

RULE. *Multiply by* 20 *soldi, and divide by* (38) *price of Exchange.* *Answer,* 958 lire. 6 sol. 8 ditto.

PLACES OF

LESS COMMERCIAL INTERCOURSE,

WITH THEIR

MONIES OF ACCOUNT,

AND

COURSE OF EXCHANGE WITH LONDON.

Antwerp and Flanders.

Accounts are kept in florins, patars, and pennings.

16 pennings, or 2 grotes Flemish } = 1 patar.
20 patars, or 3⅓ shillings, } = 1 florin.

Also,

½ patar, or 8 pen. = 1 grote Flemish.
12 grotes Flemish, = 1 shilling Flemish.
20 shillings = 1 pound Flemish.
A rix dollar = 48 pats. or 96 grotes.

Exchange with London.

37 shillings Flemish, for 1 pound sterling.

Exchange money is 16⅔ ℔ Cent. better than current money; therefore,

6 florins of Exchange, = 7 florins current.

The value of Usances is the same as at Amsterdam, and there are 6 days of grace, Sundays and holidays included.

Augsburgh.

Accounts are kept in guldens and creutzers.

60 creutzers, or 240 pennings, } = 1 gulden.
1½ guldens, or, 90 creutzers, } = 1 rix dollar.

Exchange with London.

9¾ guldens for 1 pound sterling.

There are Exchange money and current money.

100 rix dolls. of ex. = 127 rix dolls. current.
200 rix dollars, = 381 guldens current.
2 rix dolls. curt. = 3 guldens current.

The value of Usance is 15 days after acceptance. Payments are made only every Wednesday; and there is one day of grace for Bills due on Tuesdays, while there are 8 for those due on Wednesdays.

Berlin and Breslaw.

Accounts are kept in rix dollars, good-groshen, and pennings current; and in pounds, groshen, and pennings banco.

12 pennings = 1 good-groshen.
24 good-groshens = 1 rix-dollar current.

And,

12 pennings ban. = 1 groshen banco.
24 gros. ban. or 30 goodgroshen, } = 1 pound banco.
4 pounds banco, = 5 rix dollars current.

Exchange with London.

6½ rix dollars for 1 pound sterling.
48 pence sterling for 1 pound banco.

N. B. Bills of Exchange above 100 rix dollars, must be paid in bank money.

The value of Usance is 14 days after acceptance; three days of grace are allowed at Berlin, inclusive of Sundays and holidays, and and 6 at Breslaw.

Bremen.

Accounts are kept in rix dollars and grotes.

72 grotes = 1 rix dollar. Par 38d.⅗

Exchange with London.

605 rix dollars for 100 pounds sterling.

The value of Usance for bills drawn fron London is 1 month after date, and fiom Germany 15 days after sight; 8 days of grace are allowed.

Constantinople and Smyrna.

Accounts are kept either in piastres and paras, in piastres and half paras, or in piastres and cents.

3 aspers, = 1 para.
40 paras, or 120 aspers, } = 1 piastre.

Par 13½d. ℔ piastre.

Exchange with London.

18 piastres for 1 pound sterling.

Copenhagen and Denmark.

Accounts are kept in rix dollars, skillings, and fenings Danish.

22 fenings,	= 1 skilling Danish.
96 skillings Danish,	= 1 rix dollar,

And,

6 fenings lubs,	= 1 skilling Danish.
8 skillings lubs,	= 1 mark Danish.
6 marks Danish,	= 3 marks lubs.

Exchange with London.

6 rix dollars for 1 pound sterling

The value of Usance is not fixed. There are 8 days of grace, which are not allowed for Bills at sight.

Dantzic and Koningsberg.

Accounts are kept in florins and groshen current.

30 groshen,	= 1 florin.
3 florins,	= 1 rix dollar.
	Par 9⅛d.

Exchange with London.

20 florins current for 1 pound sterling.

The value of Usance is 14 days after acceptance. There are ten days of grace, which are not allowed for Bills at sight.

Franckfort on the Main.

Accounts are kept in rix dollars and creutzers current, and in guldens and creutzers current.

4 creutzers,	= 1 batzen.
15 batzen, or 60 creutzers,	= 1 gulden.
1½ guldens, or 90 creutzers,	= 1 rix dollar.
2 rix dollars,	= 3 guldens.

Exchange with London.

145½ batzen for 1 pound sterling.

Four days of grace are allowed, but Bills at sight must be paid, or protested when due.

Geneva.

Accounts are kept in livres, sous, and deniers current.

12 deniers,	= 1 sou or sol.
20 sous,	= 1 livre current.
3 livres.	= 1 crown current.

Exchange with London.

49d. sterling for 1 crown current.

The value of Usance for Bills drawn from France, England, and Holland, is 30 days after date, and from Germany and Italy 15 days after sight. There are 5 days of grace, exclusive of Sundays.

Leipsic and Dresden.

Accounts are kept in rix dollars, groshen, and pennings.

12 pennings,	= 1 groshen.
16 good groshen,	= 1 gulden.
1½ gulden, or 24 good groshen,	= 1 rix dollar.

Exchange with London,

6½ rix dollars for 1 pound sterling,

The value of Usance is generally 14 days after acceptance, and there are no days of grace.

Malta.

Accounts are kept in crowns, tarins, and grains.

20 grains,	= 1 tarin.
12 tarins,	= 1 crown.

Exchange with London.

50d. sterling for 1 crown, more or less.

Milan.

Accounts are kept in lire, soldi, and denari current.

12 denari,	= 1 soldo.
20 soldi	= 1 lira.
1 crown.	= 117 soldi imperiali.
1 philip,	= 106 soldi imperiali, or 7½ lire current.

Exchange with London,

31 lire current for 1 pound sterling.

N. B. 106 soldi imperiali, or of Exchange, 150 soldi current.

No days of grace are allowed.

Petersburgh and Revel.

Accounts are kept in roubles and copecks.

100 copecks,	= 1 rouble.

Exchange with London,
31½d. sterling for 1 rouble.

The Julian calendar is still in use in Russia; and therefore, 12 days must be added to the date of Bills from Russia, to make up the difference between the old and new style; for instance, a Bill drawn on the first day of September, from Petersburgh upon London, at 100 days of date, becomes due, inclusive of the 3 days of grace, on the 24th of December.

The old style is still used at Revel.

Riga.

Accounts are kept in rix dollars and ferdings.

80 ferdings, or 90 groshen,	= 1 rix dollar, Albert.

Exchange with London.
408 groshen for 1 pound sterling.

Rome.

Accounts are kept in crowns current and bajocchi.

10 bajocchi,	= 1 paoli,
10 paoli, or 100 bajocchi,	= 1 crown current.
152 4/11 bajocchi, or 240 denari,	= 1 gold crown.
1000 gold crowns,	= 1523 crowns current.

There are no days of grace.

Exchange with London.
48 paoli for 1 pound sterling.
51 pence sterling for 1 crown current,

Sicily.

Accounts are kept in ounces, tarins, and grains.

20 grains, or 2 carlins,	= 1 tarin.
12 tarins, or 240 grains,	= 1 crown.
30 tarins,	= 1 ounce.
N. B. 5 crowns,	= 2 ounces.

Exchange with London.
59 tarins for 1 pound sterling.
There are no days of grace.

Stockholm and Gottenburgh.

Accounts are kept in rix dollars, shillings, and phennings.

12 phennings,	= 1 shilling.
48 shillings,	= 1 rix dollar specie.

Exchange with London.
4½ rix dollars for 1 pound sterling.

The value of Usance is 1 month after acceptance. There are six days of grace, which are not allowed for Bills at sight.

Switzerland.

Accounts are kept in livres, sols, and deniers of Exchange, and in florins and creutzers.

6 deniers	= 1 sol.
20 sols, or 36 creutzers,	= 1 livre.
3 livres,	= 1 crown, or rix. doll.

And,

5 penins,	= 1 creutzer.
60 creutzers, or 33⅓ sols	= 1 florin.

Exchange with London.
16 livres for 1 pound sterling.

Bills are generally drawn upon Switzerland, at so many days after date, or after sight.

There are no days of grace.

Trieste.

Accounts are kept in guldens and creutzers.

60 creutzers, or 240 pennings,	= 1 gulden.
1½ gulden, or 90 creutzers,	= 1 rix dollar specie.

Exchange with London.
12 guldens for 1 pound sterling.

Turin.

Accounts are kept in lire, soldi, and denari.

12 denari	= 1 soldo.
20 soldi,	= 1 lira.

Exchange with London.
19½ lire for 1 pound sterling.

The Usance of Bills drawn from London is 3 months, from Amsterdam 2 months, and from France 1 month after date.

There are five days of grace, but Bills may be protested the day after they are due.

Vienna and Prague.

Accounts are kept in guldens and creutzers, same as at Trieste.

The value of Usance is 14 days after acceptance.

There are three days of grace, which are not allowed for Bills at sight.

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